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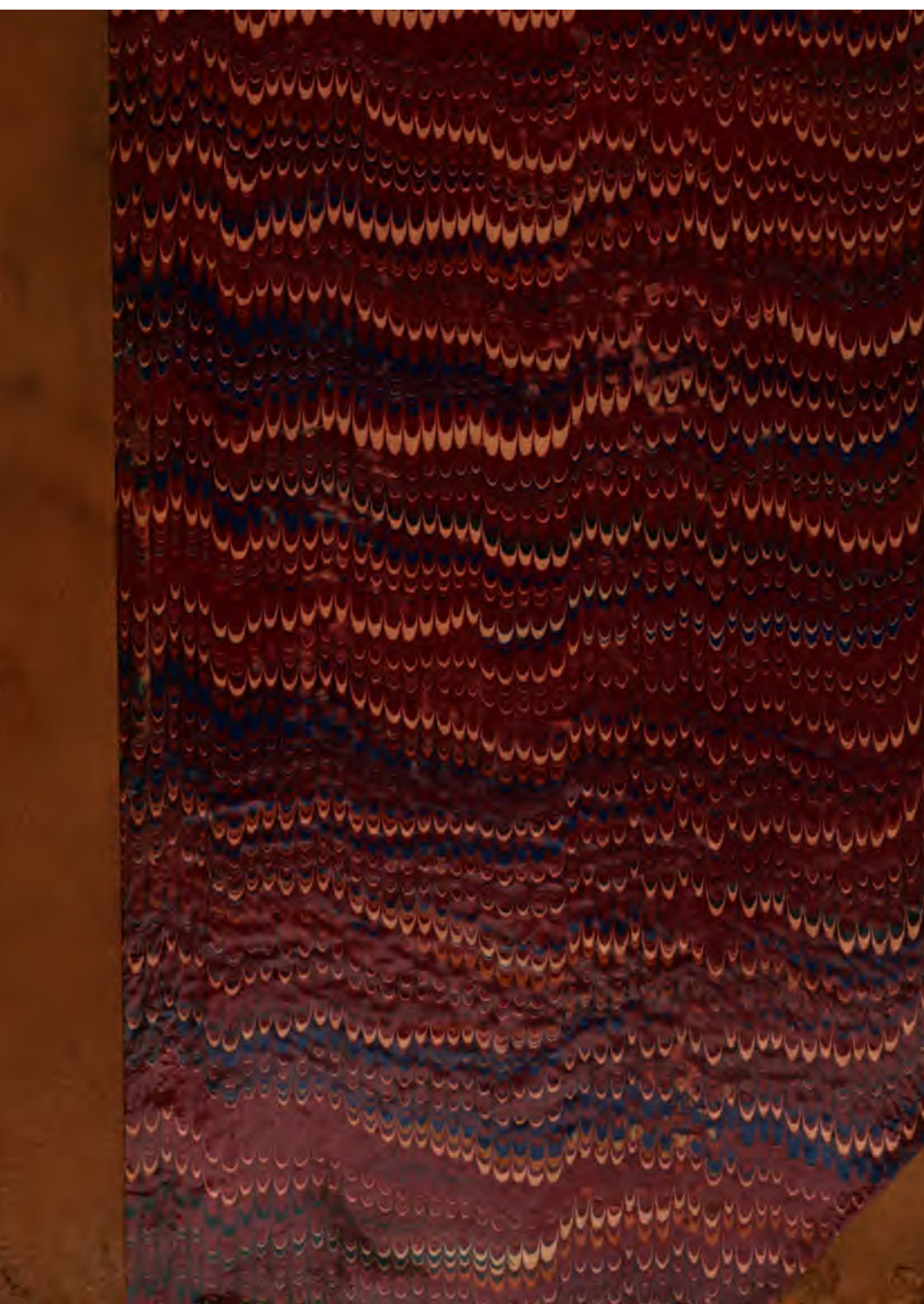
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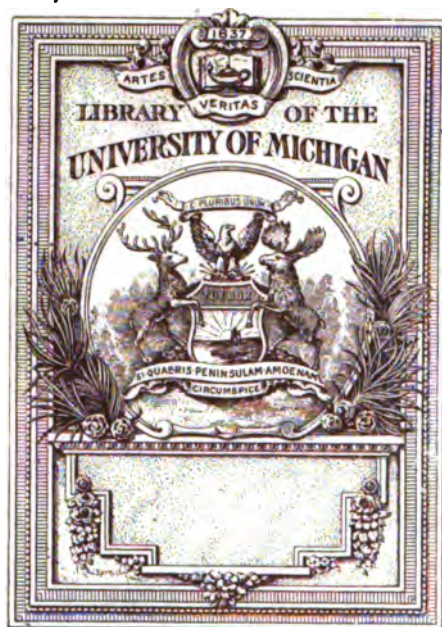
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LEGISLATIVE DOCUMENTS

SUBMITTED TO THE

Twenty-ninth General Assembly

OF THE

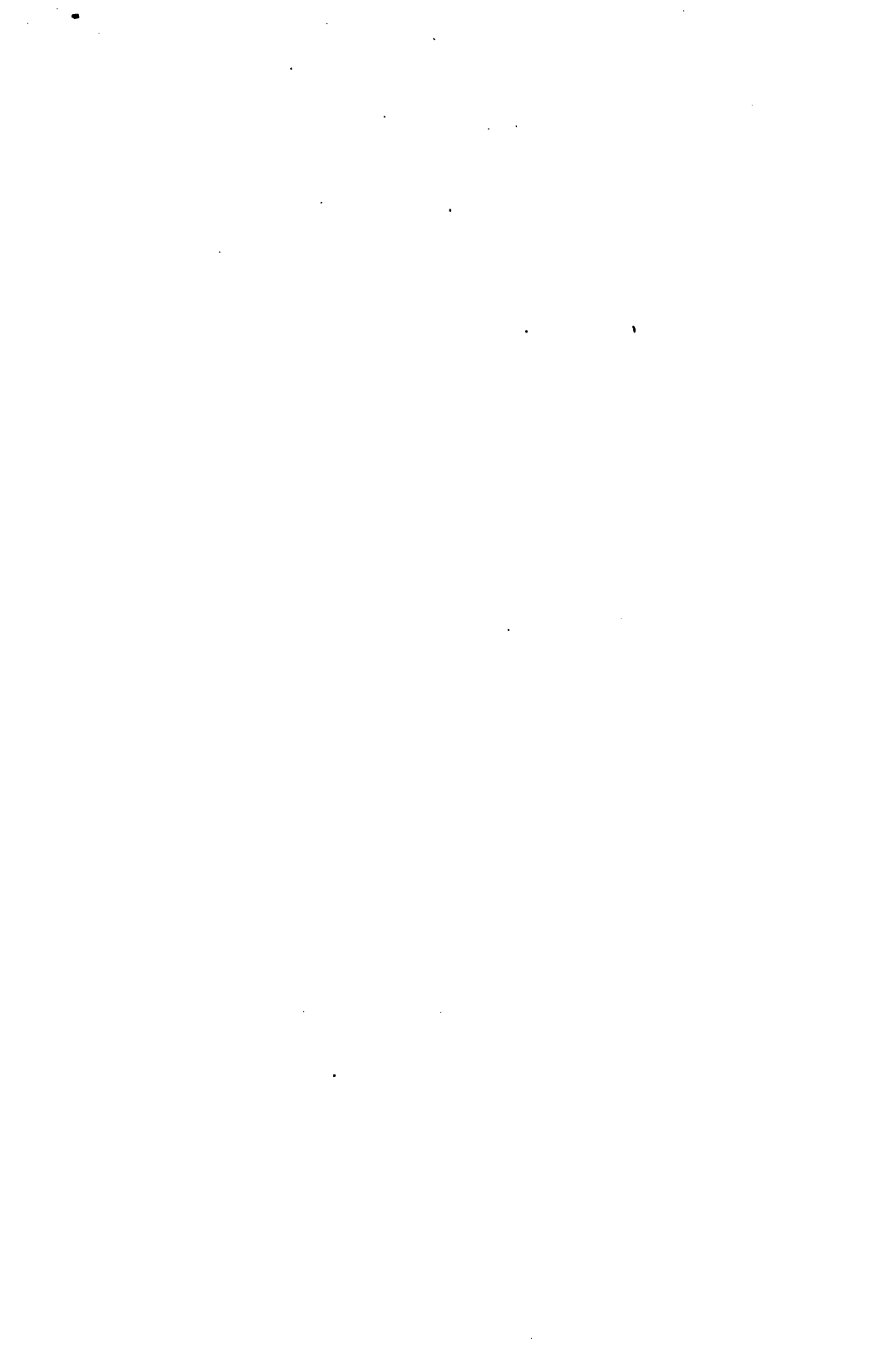
STATE OF IOWA

Which Convened at Des Moines, January 13, 1902.

ALBERT B. CUMMINS;	- - - - -	Governor
JOHN HERRIOTT,	- Lieutenant-Governor and President of the Senate	
W. B. MARTIN,	- - - - -	Secretary of State
FRANK F. MERRIAM,	- - - - -	Auditor of State
G. S. GILBERTSON,	- - - - -	Treasurer of State
RICHARD C. BARRETT,	- Superintendent of Public Instruction	
CHARLES W. MULLEN,	- - - - -	Attorney-General
WILLARD L. EATON,	- - Speaker of the House of Representatives	

VOLUME VI.

DES MOINES
B. MURPHY, STATE PRINTER
1902



VOLUME I.

- No. 1. Message.
 - No. 2. Inaugural.
 - No. 3. Report of Auditor.
 - No. 4. Report of Treasurer.
 - No. 5. Report on Pardons.
 - No. 6. Report of Criminal Convictions.
 - No. 7. Report of Land Department.
 - No. 8. Report of Custodian of Public Buildings.
-

VOLUME II.

- No. 9. Report of Adjutant-General.
 - Report of Railroad Commissioners for 1900.
 - Report of Railroad Commissioners for 1901.
 - Railway Assessment for 1901.
 - Railway Assessment for 1902.
-

VOLUME III.

- No. 10. Report of Attorney-General.
 - No. 11. Report of Librarian.
 - No. 12. Report of Historical Department.
 - No. 13. Report of Historical Society.
 - No. 14. Report of Superintendent of Public Instruction.
 - No. 15. Report of State University.
 - No. 16. Report of State Agricultural College.
-

VOLUME IV.

- No. 17. Report of State Normal School.
- No. 18. Report of Fish Commissioner.
- No. 19. Report of Bureau of Labor Statistics.
- No. 20. Report of Mine Inspectors.
- No. 21. Report of Board of Health.

VOLUME V.

- Report of Board of Control.**
No. 22. Report of Pharmacy Commissioners.
No. 23. Report of Veterinary Surgeon.
No. 24. Rules of the Twenty-ninth General Assembly.
No. 25. Report of Board of Dental Examiners.
No. 26. Report of Oil Inspections.
No. 27. Report of Dairy Commissioner for 1900.
No. 28. Report of Dairy Commissioner for 1901.

VOLUME VI.

- Insurance Report for 1901. Volume I. Fire.**
Insurance Report for 1901. Volume II. Life.

VOLUME VII.

- Insurance Report for 1902. Volume I. Fire.**
Insurance Report for 1902. Volume II. Life.

THIRTY-SECOND ANNUAL REPORT

OF THE

AUDITOR OF STATE
OF THE STATE OF IOWA

ON

INSURANCE

1901
VOLUME I

FRANK F. MERRIAM
AUDITOR OF STATE

Compiled from annual statements, for the year ending December 31, 1900

DES MOINES:
BERNARD MURPHY, STATE PRINTER
1901



STATE OF IOWA,
OFFICE OF AUDITOR OF STATE. }
DES MOINES, May 1, 1901. }

Hon. Leslie M. Shaw, Governor:

SIR—I have the honor to submit herewith for your consideration part one of the thirty-second annual insurance report, showing the business transacted in Iowa by authorized companies for the year ending December 31, 1900.

COMPANIES OTHER THAN LIFE.

The number of companies transacting other than life insurance business are as follows:

Fire insurance	130
Fidelity insurance.....	9
Employers' liability insurance	6
Plate glass insurance	4
Hail insurance.....	3
Steam boiler insurance.....	1
Accident insurance.....	3
Burglary insurance	3

FIRE COMPANIES.

The 130 fire insurance companies mentioned in above table may be classified as follows:

Iowa joint stock companies.....	9
Iowa mutual companies.....	8
Non-Iowa joint stock companies.....	76
Non-Iowa mutual companies	1
United States branches foreign companies....	35

OTHER COMPANIES AND ASSOCIATIONS.

Besides the companies given in the above tables, the following mutual assessment associations are organized and operated under chapter 5, title IX, of the code:

Fire insurance (county mutuals)	156
Fire insurance (state mutuals).....	13
Tornado insurance (exclusively).....	3
Hail insurance (exclusively).....	4

IOWA INSURANCE REPORT.

COMPANIES ADMITTED DECEMBER 31, 1899, TO DECEMBER 31, 1900.

NAME.	LOCATION.	CAPITAL STOCK.
Century Fire.....	Des Moines, Iowa.....	\$ 25,000.00
Iowa Mutual Assessment Fire.....	DeWitt, Iowa.....	State Mutual.
Farm Property Mutual Insurance Ass'n of Iowa....	Des Moines, Iowa.....	State Mutual.
Mutual Fire and Tornado Association.....	Wilton Junction, Iowa..	State Mutual.
Retail Merchants Mutual Fire Insurance Ass'n.....	Des Moines, Iowa.....	State Mutual.
Northern Iowa Mutual Insurance Company (Hail)...	Clarion, Iowa.....	State Mutual.
Western Hail Mutual Insurance Company.....	Des Moines, Iowa.....	State Mutual.

STATE MUTUAL ASSESSMENT FIRE INSURANCE COMPANIES NOT REPORTED IN 1900.

Millers and Manufacturers Mutual Fire Insurance Company, Des Moines, Iowa.

COUNTY MUTUAL FIRE ASSESSMENT ASSOCIATIONS NOT REPORTED IN 1900.

Marion Mutual Insurance Association, Marion, Iowa.

The following table shows the risks written and losses paid by fire insurance companies (joint stock and mutuals) during the preceding ten years:

YEAR.	RISKS WRITTEN.	LOSSES PAID.
1891.....	\$227,627,045.00	\$1,741,474.19
1892.....	253,233,462.00	1,734,312.39
1893.....	254,900,062.00	2,201,888.23
1894.....	250,502,505.00	2,408,011.51
1895.....	229,810,550.00	1,838,720.44
1896.....	233,851,396.00	1,764,402.18
1897.....	209,167,497.00	1,555,562.55
1898.....	260,465,716.00	1,697,283.24
1899.....	301,016,403.91	2,175,852.21
1900.....	286,572,608.82	1,977,423.49

The table given below shows the risks written and losses paid in Iowa by state and county mutual insurance assessment associations; also the risks in force for said associations on December 31st for each of the ten years preceding:

YEAR.	RISKS WRITTEN.	LOSSES PAID.	RISKS IN FORCE.
1891.....	\$23,275,045.00	\$ 103,912.49	\$ 80,657,231.00
1892.....	27,740,809.57	145,022.36	94,842,406.40
1893.....	32,220,644.15	170,136.30	109,442,804.37
1894.....	43,146,804.20	219,124.06	124,378,505.83
1895.....	45,646,852.65	204,416.28	146,703,881.83
1896.....	46,721,162.30	427,705.97	167,871,128.23
1897.....	48,950,684.16	514,830.20	190,466,908.61
1898.....	59,501,863.75	449,617.40	206,031,212.09
1899.....	83,823,698.00	509,562.89	265,404,013.00
1900.....	801,330,014.00	524,817.34	294,785,798.00

IOWA INSURANCE REPORT.

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TABLE SHOWING IOWA BUSINESS IN 1900

	Risks written in 1900.	Losses paid in 1900.	Risks in force in 1900.
Iowa fire insurance companies (not including chapter 5 companies)	\$ 851,548.45	\$ 723,875.81	\$ 223,452.031
Non-Iowa fire insurance companies	1,575,190.09	960,746.14	207,516.569
Foreign fire insurance companies	438,987.54	292,801.74	94,459.443
State mutual assessment fire insurance associa- tions	537,195.38	364,466.57	204,388,830
Total	\$ 3,402,921.46	\$2,341,890.26	\$ 709,816,873
State mutuals (tornado insurance exclusively)	231,150.58	21,993.56	83,523,869
State mutuals (hail insurance exclusively)	32,984.18	160,350.77	68,730.99
Grand total	\$ 3,667,056.22	\$2,524,234.59	\$ 800,213,841

GENERAL STATISTICS.

The table given below exhibits the fees received from insurance companies by this department and turned into the state treasury for the ten preceding years:

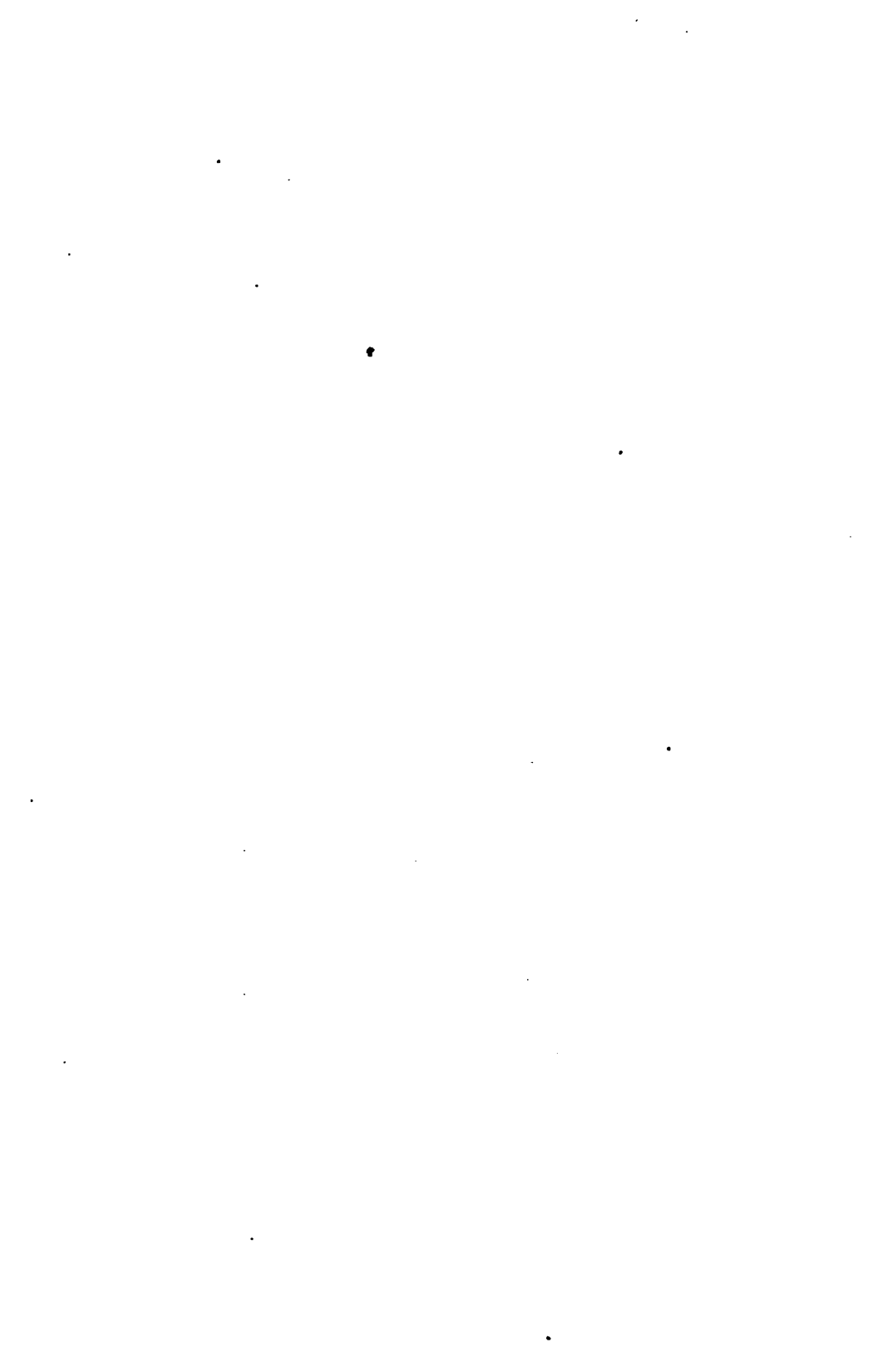
1891	\$ 30,862.00
1892	30,788.40
1893	31,461.50
1894	31,154.50
1895	34,367.00
1896	34,215.50
1897	36,931.00
1898	40,297.00
1899	44,302.75
1900	45,679.25
Total	\$ 360,058.90

Taxes paid into the state treasury by insurance companies during the ten years past, as shown by the books of this office:

1891	\$ 92,265.05
1892	107,272.99
1893	117,129.57
1894	116,193.74
1895	124,829.31
1896	124,129.12
1897	122,436.72
1898	147,541.02
1899	156,927.07
1900	185,092.77
Total	\$ 1,293,817.36

Respectfully submitted,

FRANK F. MERRIAM,
Auditor of State.



PART I.

CONTAINING.

Annual statements of Fire and Casualty Insurance Companies made to, and filed with, the Auditor of State, in 1901.

Statistical tables, exhibiting the condition and business of all insurance companies, other than Life, transacting business in Iowa in 1900 and filing annual statements in 1901.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
AMERICAN MUTUAL FIRE INSURANCE COMPANY OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President. SCOTT HORINE.

Vice-President, M. SEAGER.

Secretary, L. E. SEAGER.

[Incorporated, January, 1897. Commenced business, January, 1897.]

Home office, Des Moines, Iowa.

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December
31st.

Gross premiums received in cash, without any deduction.....	\$ 23,694.08
Deduct only reinsurance, \$1,247.53; rebate, abatement and return premiums, \$304.92.....	1,552.45
	<hr/>
Net cash actually received for premiums.....	\$ 22,141.63
Received from all sources.....	422.74
Received on guaranty fund.....	5,937.86
	<hr/>
Aggregate amount of income actually received during the year in cash.....	\$ 28,502.23

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December
31st.

Gross amount paid for losses (including \$750.00 occurring in previous years).....	\$ 4,673.79
Deduct amounts received for salvages and from reinsurance in other companies.....	36.11
	<hr/>
Net amount paid during the year for losses.....	\$ 4,637.68
Premiums returned.....	304.92
Paid for interest.....	667.68
Interest paid holders of guaranty fund.....	915.65
Commissions or brokerage to agents, less received on reinsurances, cash, \$1,003.24; retained, \$5,293.37.....	6,296.61
Salaries to special agents.....	2,345.67
Rents.....	300.00
Salaries, fees and all other charges, officers, \$2,493.85; clerks, \$1,057.16	3,551.01
Reinsurance, \$1,247.53; traveling expenses, \$1,845.11; paid on guar- anty fund, \$1,753.33.....	4,845.97
Insurance department fees, agents' licenses and internal revenue.....	764.35
Advertising, printing and stationery, \$698.98; legal expenses, \$406.79; postage and exchange, \$785.40; sundries, \$578.05; collections, \$23.43.....	2,492.65
Bills payable.....	2,600.00
	<hr/>
Total expenditures during the year.....	\$ 29,722.19

IOWA INSURANCE REPORT.

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in company's office, \$1,578.78; deposited in banks, \$1,215.18.....	\$ 2,793.96
Premium notes, less assessments paid thereon, \$106,532.35.....	
Amount of short rates plus 15 per cent. of premium notes (as per ruling of insurance department).....	53,007.65
Ledger accounts, reinsurance officers balances.....	1,233.99
Agents' debit balances.....	2,327.38
Cash premiums in course of collection.....	2,259.74

Total.....\$ 61,622.72

Deduct ledger liabilities:

Agents' credit balances, \$256.50; borrowed money, \$5,000.00; all other, \$334.19.....	5,590.69
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Total net ledger assets, as per balance.....\$ 56,032.03

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$ 1,327.38
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NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 500.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,200.00

Total amount of claims for losses.....\$ 3,700.00

Deduct reinsurance due or accrued.....1,600.00

Net amount of unpaid losses.....\$ 2,100.00

Guaranty fund represented by scrip or otherwise.....20,750.00

Total.....\$ 22,850.00

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 2,233,988.00	\$ 119,928.21
Written or renewed during the year.....	1,321,096.00	50,141.83
Total.....	\$ 3,555,084.00	\$ 170,050.04
Deduct those expired and marked off as terminated.....	427,419.00	14,410.61
In force at the end of the year.....	\$ 3,127,665.00	\$ 155,639.43
Deduct amount reinsured.....	91,742.00	1,312.58
Net amount in force.....	\$ 3,035,923.00	\$ 154,326.85

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written.....	\$ 1,321,096.00
Gross premiums received.....	50,141.83
Losses paid.....	4,673.79
Losses incurred.....	4,423.79
Amount at risk.....	3,035,923.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ANCHOR MUTUAL FIRE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. S. CLARK.
Secretary, M. H. KIRKHAM.

Vice-President, J. H. MACK.
Assistant Secretary, L. E. ELLIS.

[Incorporated, July 1, 1889. Commenced business, July 1, 1889.]

CAPITAL STOCK.

Amount of capital stock authorized, subscribed for, Mutual.

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums received in cash, without any deduction.....	\$ 104,729.14
Deduct only reinsurance, rebate, abatement and return premiums..	6,749.49
Net cash actually received for premiums.....	\$ 97,979.65
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	15.68
Income received from all other sources, viz.: Discount, \$129.03; expenses, \$398.23; total.....	\$ 527.26
Endorsements.....	52.99
Total	\$ 580.25
Aggregate amount of income actually received during the year in cash	\$ 98,575.58

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$5,238.94 occurring in previous year).....	\$ 37,400.08
Deduct amounts received for salvages (on losses of the last or previous years). and from reinsurance in other companies.....	547.25
Net amount paid during the year for losses	\$ 36,852.83
Refunded on money advanced on guarantee fund.....	2,000.00
Paid interest on money advanced on guarantee fund.....	1,760.00
Commissions or brokerage to agents, less received on reinsurance....	23,700.61
Salaries and allowances to agents.....	4,756.40
Rents	803.95
Salaries, fees and all other charges, officers, \$12,291.81; clerks, \$3,021.66; other employees, \$60.....	15,373.47
Taxes on premiums.....	604.76
Insurance department fees and agents' licenses.....	225.50

IOWA INSURANCE REPORT.

Advertising, printing and stationery, \$2,693.00; legal expenses, \$667.77; furniture and fixtures, \$137.00; miscellaneous, \$715.50 ..	4,213.27
Other disbursements, viz : Road expense, \$4,540.33; collection costs, \$434.81; postage, \$1,525.52; internal revenue, \$928.24; express, \$267.93; exchange, \$29.48; telegrams, \$16.28; lights, \$16.23; telephone, \$80.85; toilet, \$12.....	7,851.67
Total expenditures during the year.....	\$ 98,142.46

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in company's office, \$392.71; deposited in banks, \$9,257.41.....	\$ 9,650.12	
Premium notes, less assessments paid thereon.....	329,834.53	
Amount of short rates and 15 per cent. of premium notes as per ruling of the insurance department.....	121,583.37	
Agents' debit balances, secured.....	3,950.51	
Total.....	\$ 135,184.00	\$ 135,184.00
Deduct ledger liabilities:		
Agents' and all other credit balances.....	\$ 3,157.82	
Total net ledger assets, as per balance.....	\$ 132,026.18	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 2,117.50	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,190.00	
Total amount of claims for losses.....		\$ 4,307.50
Commission, brokerage, and other charges due to agents and sundry accounts.....		3,157.82
All other liabilities, viz.: Guarantee fund paid up in cash.....		21,000 00
Total.....		\$ 28,465.3

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading of last year's statement.....	\$ 10,894,615.08	\$ 506,615.14
Written or renewed during the year.....	4,429,121.38	168,219.99
Total.....	\$15,323,736.46	\$ 674,835.13
Deduct those expired and marked off as terminated.....	2,177,185.25	85,675.76
In force at the end of the year.....	\$13,146,551.21	\$ 589,159.37
Deduct amount reinsured.....	432,470.57	6,634.63
Net amount in force.....	\$12,714,080.64	\$ 582,524.74
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.

What amount of installment notes is owned and now held by the company?.....\$ 329,834.53

Losses incurred during the year.....\$ 33,731.39

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Aggregate.
Gross risks written.....	\$ 4,429,121.38
Gross premiums received.....	168,219.99
Losses paid.....	36,427.83
Losses incurred.....	33,731.39
Amount at risk.....	12,714,080.64

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ATLAS MUTUAL INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. K. MOLLER.

Secretary WM. WILKINSON.

Vice-President, B. C. BOWMAN.

[Incorporated June 23, 1892. Commenced business August 1, 1892.]

Home office, Equitable building, corner Sixth and Locust streets.

CAPITAL STOCK.

(Mutual.)

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$2,099.16 premiums of previous years).....	\$ 50,913.50
Deduct only reinsurance, rebate, abatement and return premiums....	10,277.45
Net cash actually received for premiums.....	\$ 40,636.05
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 1,625.28
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	\$ 2,293.85
Aggregate amount of income actually received during the year in cash.....	\$ 42,929.90

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$57.93 occurring in previous years).....	\$ 10,627.32
Deduct amounts received for salvages (on losses of the last or previous years), and from reinsurances in other companies.....	1,583.70
Net amount paid during the year for losses.....	\$ 9,043.62
Paid policy-holders for dividends.....	2,379.42
Reinsurance paid.....	4,654.87
Salaries and allowances to agents, including traveling expenses and commissions.....	10,974.89
Rents.....	600.00
Salaries, fees and all other charges, officers and directors, \$4,545.58; clerks, \$1,131.20.....	5,677.00
Taxes on premiums.....	271.72
Insurance department fees and agents' licenses.....	9.50
Advertising, printing and stationery, \$1,150.56; legal expenses, \$109.95; furniture and fixtures, \$19 41; miscellaneous, \$580.93.....	1,860.85
Total expenditures during the year.....	\$ 35,471.87

IOWA INSURANCE REPORT.

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest, telephone stock.....	\$ 45.00
Cash in company's office, \$1,224.30; deposited in banks, \$30,706.57....	31,930.87
Due from Capital Insurance Co., \$174.98; Des Moines Ins. Co., \$4.50.	179.48
Furniture and fixtures, \$387.40; maps, \$130.....	517.40
Bills receivable, \$671.95; agents' debit balances, \$130.99.....	802.94
Guarantee deposits.....	505.05

Total.....	\$ 33,980.74
Deduct ledger liabilities:	
Agents' credit balances, \$391.52; all other, \$211.98.....	603.50

Total net ledger assets.....	\$ 33,377.24
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NON-LEDGER ASSETS

Interest due, \$32.88, and accrued, \$500 on other assets.....	\$ 532.88
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Total.....	\$ 532.88
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 6,104.15

Net amount of uncollected premiums, not more than three months due.....	\$ 6,104.15
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Gross premiums in course of collection December 31st, more than three months due.....	\$1,714.23
Premium notes, less amounts paid thereon, \$49,601.19; listed as per ruling of State Auditor.....	42,306.77

Gross assets.....	\$ 82,321.04
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Deduct assets not admitted:

Supplies, printed matter and stationery, \$130; furniture, fixtures and sales, \$387.40.....	\$ 517.40
Bills receivable less than three months past due, \$117.90 (of which \$115.30 is since paid).....	201.40
Bills receivable more than six months past due.....	\$83.50

Total.....	\$ 718.80
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Total admitted assets.....	\$ 81,602.24
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NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 57.89
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	121.21

Total amount of claims for losses.....	\$ 179.10
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Net amount of unpaid losses.....	\$ 179.10
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MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 3,038,581.41	\$ 51,778.05
Written or renewed during the year.....	2,448,082.21	43,346.50
Total.....	\$ 5,486,663.62	\$ 95,124.55
Deduct those expired and marked off as terminated.....	2,332,861.90	39,702.94
In force at the end of the year.....	\$ 3,153,801.72	\$ 55,421.61
Deduct amount reinsured.....	324,386.34	5,005.47
Net amount in force.....	\$ 2,829,415.38	\$ 50,416.14

IOWA INSURANCE REPORT.

9

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year (fire, \$10,427.54; tornado, \$199.74)\$ 10,627.28
 Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....			\$ 2,448,082.21
Gross premiums received.....			43,346.50
Losses paid.....	\$ 10,427.58	\$ 199.74	10,627.32
Losses incurred.....	10,427.54	199.74	10,627.28
Amount at risk.....			3,153,801.72

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the condition and affairs of the

CAPITAL INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President. S. T. BERRY.

First Vice-President, JNO. B. HENDERSON.

Secretary, JNO. D. BERRY.

[Incorporated, January 7, 1884. Commenced business, January 24, 1884.]

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; subscribed for.....\$ 100,000.00
 Amount of capital paid up in cash 25,000.00

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....	\$ 153,528.55
Deduct only reinsurance, rebate, abatement and return premiums....	30,839.56
Net cash actually received for premiums	\$ 122,688.99
Income received from all other sources, viz: Rents, \$1,291.90; Maxwell property, \$79.20; Endorsements, \$23.60; Iowa fire accounts, \$145.07.	
Total.....	\$ 1,539.77
Aggregate amount of income actually received during the year in cash	\$ 127,732.40

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.
 Net amount paid for losses (including \$2,660.84 occurring in previous years)\$ 54,284.46
 Amounts received for salvages (on losses of the last or previous years), and from reinsurance in other companies.....\$8,844.63
 Net amount paid during the year for losses.....\$ 54,284.46
 Paid stockholders for interest or dividends; (amount declared during the year.....\$ 2,500.00
 Commissions or brokerage to agents, less received on reinsurances... 30,492.33
 Salaries, fees and all other charges, officers, \$5,000; clerks, \$13,920.66 18,920.66
 Taxes on premiums, \$1,492.94; on real estate. \$278.95..... 1,771.89
 Advertising, printing and stationery, \$1,790.23; legal expenses, \$527.54; furniture and fixture, \$137.95; miscellaneous, \$10,173.40..... 12,629.12
 Total expenditures during the year\$ 120,598.46
 Balance\$ 7,133.94

IOWA INSURANCE REPORT.

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (schedule A), unincumbered \$42,000.....	\$ 42,000.00
Mortgage loans on real estate (schedule B), first liens \$21,825.09.....	21,825.09
Book value of bonds excluding interest, stocks.....	1,898.52
Cash in company's office, \$813.00; deposited in banks, \$20,805.20.....	21,618.20
Due for assessments.....	100.00
Bills receivable, \$133,260.25; agents' debit balances, \$13,904.61 (secured)	147,164.86
Office supplies, 11,952.92; furniture and fixtures, \$1,829.12; maps, \$2,081.06	15,863.10

Total.....	\$ 250,469.77
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NON-LEDGER ASSETS.

Interest due, \$178.91, and accrued, \$358.80 on mortgages.....	\$ 564.71
Rents due and accrued, \$522.58 on company's property or lease.....	522.58

Total.....	\$ 1,087.29
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Gross assets.....	\$ 251,557.06
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DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery, \$11,952.92, furniture, fixtures and maps, \$3,910.18.....	\$ 15,863.10
Bills receivable, past due.....	56,781.13

Total.....	\$ 72,644.23
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Total admitted assets.....	\$ 178,912.83
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NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 1,627.25
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Net amount of unpaid losses.....	\$ 1,627.25
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Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$44,494.89, unearned premiums (forty per cent).....	\$ 17,797.95
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Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$184,679.62, unearned premiums (<i>pro rata</i>).....	73,971.84
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Total unearned premiums as computed above.....	\$ 91,669.79
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All other liabilities, viz: Iowa Fire Insurance Company.....	1,515.82
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Total amount of all liabilities.....	\$ 94,812.86
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Joint stock capital actually paid up in cash.....	\$ 25,000.00
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Divisible surplus.....	\$ 84,099.97
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Total.....	\$ 178,912.83
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MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last years statement.....	\$ 12,266.721	\$ 244,409.36
Written or renewed during the year.....	7,439.713	164,132.70
Total.....	\$ 19,706.454	\$ 408,592.06
Deduct those expired and marked off as terminated.....	7,349.194	152,620.33
In force at the end of the year.....	12,357.260	255,971.73
Deduct amount reinsured.....	1,071.840	26,797.22
Net amount in force.....	\$ 11,285.350	\$ 229,174.51

GENERAL INTERROGATORIES

Losses incurred during the year, (fire).....			\$ 62,095.50
Total amount of the companies stock owned by the directors at par value			77,700.00
	Fire Risks.	Tornado	Aggregate.
Gross risks written	\$ 6,133,593	\$ 1,306,140	\$ 7,439,733
Gross premiums received.....	136,340.08	27,842.62	164,182.70
Losses paid, net.....	52,376.77	1,907.69	54,284.46
Losses incurred	62,095.50		62,095.50
Amount at risk	11,285,380		11,285,380

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of

THE CENTURY FIRE INSURANCE COMPANY.

Organized under the Laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. J. DELMEGE.
Secretary, JNO. J. BYNON.

Vice-President, E. A. NYE.
Financial Manager, R. N. DELMEGE.

[Incorporated, June 28, 1900, Commenced business, July 1, 1900.]

Home office, Clapp block.

CAPITAL STOCK.

Amount of capital stock authorized	\$ 100,000.00
Amount of capital paid up in cash, \$25,000; surplus, \$5,000.....	30,000.00
Gross premiums received in cash, without any deduction (including premiums of previous years).....	\$ 3,485.46
Deduct only reinsurance, rebate, abatement and return premiums.....	89.89
Net cash actually received for premiums.....	\$3,395.57
Received for calls on capital.....	\$ 25,000.00
Surplus fund.....	5,000.00
Total.....	\$ 30,000.00
Aggregate amount of income actually received during the year in cash.....	\$ 33,395.57

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses	\$ 792.35
Deduct amounts received for salvages (on losses of the last or previous years) \$7.75, and from reinsurance in other companies. \$38.63	391.38
Net amount paid during the year for losses	\$ 400.97
Commissions or brokerage to agents, less received on reinsurances.	2,000.42
Salaries, fees and all other charges, officers, \$1,941.28, clerks, \$319.45, other employees, \$717.82.....	2,978.55
Rents	180.00
Insurance department fees, art. and amd. art. of incorporation and agents' licenses, \$240.60; road expenses, \$1,058.58	1,299.18
Advertising, printing and stationery, \$787.96; legal expenses, \$50; furniture and fixtures, \$329.35; miscellaneous, \$191.46.....	1,358.79

Other disbursements, viz.: Postage, \$256.84; internal revenue, \$142.85 399.69

Total expenditures during the year \$ 8,617.60

Balances \$ 24,777.97

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate, first liens.....	\$ 10,900.00
Cash in company's office, \$535.81; deposits in banks, \$13,342.16.....	13,877.97
Bills receivable, \$14,517.44; agents' debit balances, \$1,279.89, secured.....	15,797.33
Total.....	\$ 40,575.30

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$ 844.85
Total.....	\$ 39,730.45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 154.24
Total.....	\$ 154.24
Gross assets	39,884.69
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,771.06; unearned premiums, (40 per cent).....	\$ 708.42
Gross premiums (less insurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$16,128.91; unearned premiums (pro rata).....	6,451.46
Total unearned premiums as computed above.....	\$ 7,159.88
Joint stock capital actually paid up in cash.....	\$ 25,000.00
Divisible surplus.....	7,724.81
Total.....	\$ 39,884.69

MISCELLANEOUS.

	Written	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year: or renewed during the year	\$ 431,601.65	\$ 431,601.65	\$ 19,205.31
Total.....	\$ 431,601.65	\$ 431,601.65	\$ 19,205.31
Deduct those expired and marked off as terminated.....	22,050.00	22,050.00	724.22
In force at the end of the year	\$ 409,551.65	\$ 409,551.65	\$ 18,481.09
Deduct amount reinsured	31,825.00	31,825.00	520.36
Net amount in force	\$ 377,726.65	\$ 377,726.65	\$ 17,960.73

Largest amount written on any one risk, not deducting reinsurance, \$5,000. Windstorm only.

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amt. covered.	Gross premiums charged less reinsur.
1900.....	One year or less	\$ 143,181.65	\$ 2,176.49
1900.....	Three years	19,200.00	231.42
1900.....	Five years	46,509.00	1,005.30

IOWA INSURANCE REPORT.

13

1900.....Six years.....	222,720.00	15,792.10
Totals.....	\$ 431,601.65	\$ 19,205.31
Grand totals.....	\$ 431,601.65	\$ 19,205.31

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? ..	No.
What amount of installment notes is owned and now held by the company?.....\$	14,517.44
Losses incurred during the year, fire.....	792.35
Total amount of company's stock owned by the directors at par value.....	81,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$431,601.65
Gross premiums received.....	19,205.31
Losses paid.....	430.97
Losses incurred.....	400.97
Amount at risk.....	377,726.65

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

DAIRY MUTUAL INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. M. DANIELS.

Vice-President, J. R. HAMILL.

Secretary, W. S. FURNAS.

[Incorporated August 29, 1896. Commenced business August 29, 1896.]

Home office. Lisbon, Iowa.

CAPITAL STOCK.

(Mutual.)

INCOME DURING THE YEAR

Gross premiums received in cash, without any deduction (including \$3,723.33 premiums of previous years).....	\$ 25,678.07
Deduct only reinsurance, rebate, abatement and return premiums....	873.88
Total.....	\$ 24,804.19
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	30.23
Aggregate amount of income actually received during the year in cash.....	\$ 24,834.42

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$2,417.45 occurring in previous years).....	\$ 15,575.40
Deduct amounts received from reinsurance in other companies.....	526.40
Deposit premiums returned.....	\$ 15,049.00
Salaries and allowances to agents.....	9.30

IOWA INSURANCE REPORT.

Rents.....	60.00
Salaries, fees and all other charges, officers, \$2,575; clerks, \$749; other employees, \$210; adjusters, \$188.35.....	3,722.35
Insurance department fees and agents' licenses.....	5.00
Advertising, printing and stationery, \$165.70; legal expenses, \$111.50; miscellaneous, \$392.37.....	669.57
Postage.....	177.90
Total expenditures during the year.....	\$ 19,693.12
Balances.....	\$ 5,141.30

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in Company's office, \$71.30; deposited in banks, \$5,070.....	\$ 5,141.30
Total.....	\$ 5,141.30
Total net ledger assets.....	\$ 5,141.30

NON-LEDGER ASSETS.

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 1,169.15
Net amount of uncollected premiums, not more than three months due.....	\$ 1,169.15
Gross premiums in course of collection December 31st, more than three months due.....	\$82.00
Deposit premium notes, \$29,153.47; assessment on same.....	23,933.24
Total admitted assets.....	\$ 30,243.69

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid; not yet due.....	\$ 2,007.86
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,227.64
Total amount of claims for losses.....	\$ 3,235.50
Net amount of unpaid losses.....	\$ 3,235.50
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	108.75
Total.....	\$ 3,344.25

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$1,189,145.00	\$ 33,923.05
Written or renewed during the year.....	1,037,899.00	28,024.77
Total.....	\$2,227,044.00	\$ 61,947.82
Deduct those expired and marked off as terminated.....	1,165,685.00	32,794.35
In force at the end of the year.....	\$1,061,359.00	\$ 29,153.47
Deduct amount reinsured.....	26,000.00	382.20
Net amount in force.....	\$1,035,359.00	\$ 28,771.27
Largest amount written on any one risk, not deducting reinsurance... \$ 3,000		1/3 reinsured.

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amt. covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900.....	One year or less.....	\$ 850,449.00	\$ 18,713.01	$\frac{1}{2}$	\$ 9,356.50
1900.....	Two years.....	23,460.00	1,128.70	$\frac{1}{2}$	282.17
1900.....	Two years.....	187,450.00	9,311.76	$\frac{1}{2}$	6,983.82
Totals.....		\$1,061,359.00	\$ 29,153.47		\$ 16,622.49

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....	None.
Net cash participating premiums received during the year.....	None.
Losses incurred during the year, fire.....	\$ 15,165.81
Total amount loaned to officers and directors.....	None.
Loaned to stockholders, not officers.....	None.
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 544,080.00
Gross premiums received.....	17,424.95
Losses paid.....	8,051.21
Losses incurred.....	5,633.76
Amount at risk.....	567,540.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

DES MOINES INSURANCE COMPANY OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. H. AINLEY.

Secretary, THEO. F. GATCHEL.

[Commenced business, October, 1881.]

Home office, Corner Fourth and Locust streets, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	25,000.00
Amount of net ledger assets, December 31st of previous year.....	429,635.81

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums received in cash, without any deduction (including \$173,093.36 premiums of previous years).....	\$ 275,842.44
Deduct only reinsurance, \$19,504.60; rebate, abatement and return premiums, \$53,379.64.....	73,284.24

Net cash actually received for premiums.....	\$ 202,558.20
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 139,830.97
Received for interest on bonds and mortgages.....	3,561.85

Income received from all other sources, viz.: Rents, Interest on bills receivable, \$2,590.21.....	5,714.96	8,305.17
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Aggregate amount of income actually received during the year in cash.....		\$ 214,425.22
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$11,534.94 occurring in previous years).....	\$ 120,333.88	
Deduct amounts received for salvages and from reinsurance in other companies.....	18,709.36	
Net amount paid during the year for losses.....		\$ 101,624.52
Paid stockholders for interest or dividends.....		2,375.00
Commissions or brokerage to agents, less received on reinsurances..		67,722.90
Salaries and allowances to agents.....		18,532.04
Taxes on real estate.....		1,194.26
Insurance department fees and taxes on premiums, \$2,034.59; agents' licenses, \$2,296.59.....		2,296.59
Advertising, printing and stationery, \$3,228.95; legal expenses, \$3,621.79; repairs and expenses on real estate, \$2,711.12.....		9,561.86
Postage, \$2,340.83; general expense, \$2,799.19; revenue stamps, \$1,632.93.....		6,772.95
Total expenditures during the year.....		\$ 210,090.12

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered, \$91,625.00; incumbered, \$25,000. \$	66,625.00	
Mortgage loans on real estate, first liens.....	76,651.95	
Book value of bonds excluding interest.....	958.23	
Cash in company's office, \$2,259.87; deposited in banks, \$18,458.87....	20,718.74	
Bills receivable not matured, \$262,369.46; agents' debit balances, \$7,451.09, secured.....	279,820.55	
Total net ledger assets.....		\$ 434,774.47

NON-LEDGER ASSETS.

Interest due, \$449.16, and accrued, \$1,413.26, on mortgages.....	\$ 1,862.42	
Interest on bills receivable.....	1,906.25	
Rents accrued on company's property or lease.....	371.94	
Total.....		\$ 4,220.61
Total admitted assets.....		\$ 438,995.08

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 1,193.53	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,314.00	
Total amount of claims for losses.....	\$ 3,507.53	
Deduct reinsurance due or accrued.....	562.51	
Net amount of unpaid losses.....		\$ 2,945.02
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$846,561.51; unearned premiums (40 per cent.).....		338,624.60

IOWA INSURANCE REPORT.

17

All other liabilities, viz.: December reinsurance..... 1,694.04

Total amount of all liabilities..... \$ 343,233.66

Joint stock capital actually paid up in cash..... \$ 25,000.00

Reserve or guaranty fund, represented by scrip, or otherwise..... 70,761.42

Divisible surplus..... 95,761.42

Total..... \$ 438,995.08

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 30,405,820	\$ 987,704.98
Written or renewed during the year.....	11,543,290	301,048.19

Total..... \$ 41,949,119 \$ 1,288,753.17

Deduct those expired and marked off as terminated..... 17,058,434 406,376.01

In force at end of the year..... \$ 24,890,685 \$ 882,377.16

Deduct amount reinsured..... 2,150,859 35,815.65

Net amount in force..... \$ 22,739,826 \$ 846,561.51

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No

Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year?.....No

Losses incurred during the year, fire..... \$ 112,306.47

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks]
Gross risks written.....	\$ 11,543,290.00
Gross premiums received.....	301,048.19
Losses paid.....	120,333.88
Losses incurred.....	112,306.47
Amount at risk.....	24,890,685.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

DUBUQUE FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, THOS. CONNOLLY.

Vice-President, JNO. ELLWANGER.

Secretary, N. J. SCHRUP.

[Incorporated, July 18, 1883. Commenced business, July 18, 1883.]

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for..... \$ 100,000.00

Amount of capital paid up in cash..... 100,000.00

Amount of net ledger assets, December 31st of previous year..... 392,334.70

Extended at..... \$ 392,334.70

IOWA INSURANCE REPORT.

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums written and renewed during the year, ...	\$ 83,568.03	
Deduct reinsurance, rebate, abatement and return premiums.....	13,080.65	
Received for premiums other than perpetual.....	\$ 70,487.38	\$ 70,487.38
Rents from company's property.....		\$ 622.00
Interest on real estate mortgage loans, \$20,203.57; on other collateral loans, \$545.50.....		21,331.57
Interest and dividends on stocks and bonds, \$582.50.....		
Total rents and interest		\$ 21,953.57
Total income during the year.....		\$ 92,440.95
Total footings.....		\$ 484,775.65

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$6,003.22 occurring in previous years).....	\$ 35,352.50	
Deduct amounts received for salvages (on losses of the last or previous years,) \$35.92; and from reinsurance in other companies, \$4,303.11;	4,339.03	
Net amount paid during the year for losses.....		\$ 31,013.47
Paid stockholders for interest or dividends; (amount declared during the year).....		15,000.00
Commissions or brokerage to agents, less received on reinsurance....		16,568.01
Salaries and allowances to agents, special agent's salary and expense.		3,567.36
Rents		720.00
Salaries, fees and all other charges; officers, \$4,000; clerks, \$3,000....		7,000.00
Taxes on premiums, \$1,408.67; on real estate, \$48.46.....		1,457.13
Advertising, printing and stationery.....		2,216.75
Losses on sales or maturity of ledger assets.....		500.00
Total expenditures during the year.....		78,042.72
Balances		\$ 406,732.93

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, un numbered.....	\$ 3,000.00	
Mortgage loans on real estate, first liens.....	261,753.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	10,560.00	
Book value of bonds excluding interest, \$2,000; and stocks, \$20,000....	22,000.00	
Cash in company's office, \$504.38; deposited in banks, \$90,441.26.....	90,945.64	
Bills receivable, \$13,344.77; agents' debit balances, \$5,285.94.....	18,630.71	
Total	\$ 406,889.35	
Deduct ledger liabilities:		
Agents' credit balances.....	156.42	
Total net ledger assets.....		\$ 406,732.93

NON-LEDGER ASSETS.

Interest due, \$2,779.36, and accrued, \$7,684.15, on mortgages.....	\$ 10,463.51	
Interest accrued on collateral loans.....	462.89	
Interest accrued on other assets.....	922.00	
Total		\$ 11,848.40
Cash in Dubuque National bank (local agency commission).....		3,040.35
Gross assets.....		\$ 421,621.61

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 5,000.00	
Total amount of unpaid losses.....		\$ 5,000.00
Gross premiums (less, reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$44,684.51; unearned premiums, 50 per cent.....	22,342.25	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$129,149.81; unearned premiums, pro rata.....	67,626.94	
Total unearned premiums as computed above.....		\$ 89,969.19
All other liabilities, viz.: Reserve for taxes and all other liabilities..		10,000.00
Total amount of all liabilities.....		\$ 104,969.19
Joint-stock capital actually paid up in cash.....	\$ 100,000.00	
Reserve or guaranty fund, represented by scrip, or otherwise.....	216,652.49	
Divisible surplus.....		\$ 316,652.49
Total.....		\$ 421,621.68

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement	\$ 10,463,706	\$ 175,199.24
Written or renewed during the year.....	5,542,253	83,568.08
Total.....	\$ 16,005,959	\$ 258,767.32
Deduct those expired and marked off as terminated.....	5,562,099	84,892.92
Inforce at the end of the year.....	\$ 10,443,860	\$ 173,834.32
Largest amount written on any one risk not deducting re-insurance...		\$ 5,000.00

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amt. covered.	Gross premiums charged less reins.	Fraction unearned.	Amount of premiums unearned.
1900.....	One year or less.....	\$ 3,070,621	\$ 44,684.51	1-2	\$ 22,342.25
1901.....	Three years.....	1,081,420	14,976.67	1-6	2,496.31
1902.....	Three years.....	1,197,761	14,352.04	1-2	7,176.02
1903.....	Three years.....	1,146,720	14,194.68	5-6	11,828.82
Totals.....		\$ 3,425,901	\$ 43,523.39	1-8	\$ 21,502.93
1906.....	Five years.....	\$ 532,757	\$ 13,264.22	1-10	\$ 1,326.42
1907.....	Five years.....	702,640	15,684.14	3-10	4,705.24
1908.....	Five years.....	819,577	16,525.80	1-2	8,262.90
1899.....	Five years.....	985,442	21,526.87	7-10	15,068.60
1900.....	Five years.....	906,922	18,625.39	9-10	16,762.85
Totals.....		\$ 3,947,338	\$ 85,626.42		\$ 46,156.02
Grand totals.....		\$ 10,443,860	\$ 173,834.32		\$ 89,969.19

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
What amount of installment notes is owned and now held by the company.....	\$ 8,570.66
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year?.....No.	
Losses incurred during the year, fire.....	34,348.28

IOWA INSURANCE REPORT.

Total amount of the company's stock owned by the directors at par value	65,000.00
Total amount loaned to officers and directors, \$2,560; loaned to stockholders, not officers, \$500.....	3,060.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	\$ 3,978,735
Gross premiums received.....	62,449
Losses paid.....	21,797
Losses incurred.....	23,394
Amount at risk.....	7,443,503

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
FARMERS INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. H. SMITH.

Vice-President, S. T. BERRY.

Secretary, JOHN B. HENDERSON.

[Incorporated October, 1860 Commenced business October, 1860.]

Home office, Cedar Rapids, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 100,000
Amount of capital paid up in cash.....	100,000

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$94,995.45 premiums of previous years).....	\$ 307,016.74
Deduct only reinsurance, rebate, abatement and return premiums....	39,518.44
Net cash actually received for premiums.....	\$ 267,498.30
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 88,418.61
Received for interest on bonds and mortgages.....	\$ 12,723.49
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	6,141.75
Income received from all other sources, viz.: Rents.....	2,074.20
Aggregate amounts of income actually received during the year in cash.....	\$ 288,437.74

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$8,872.46 occurring in previous years).....	\$ 116,838.24
Deduct amounts received for salvages and from reinsurance in other companies.....	6,693.15
Net amount paid during the year for losses.....	\$ 110,145.09
Paid stockholders for interest or dividends.....	10,000.00
Commissions or brokerage to agents.....	62,302.08
Salaries, fees and all other charges.....	41,941.97
Taxes.....	3,821.84
Insurance department fees and agents' licenses.....	497.70

IOWA INSURANCE REPORT.

21

Advertising, printing and stationery, legal expenses, repairs and expenses on real estate, furniture and fixtures, miscellaneous.....	23,154.82
Total expenditures during the year.....	\$ 251,863.50

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered.....	\$ 51,402.12
Mortgage loans on real estate, first liens.....	260,205.34
Book value of bonds excluding interest, \$4,000; and stocks, \$38,565....	42,565.00
Cash in company's office, \$2,375.70; deposited in banks, \$85,825.16....	88,200.86
Agents' debit balances, net.....	14,802.87
Bills receivable, not due, \$29,536.34; not over six months past due, \$5,426.95.....	94,963.29
Total.....	\$ 552,139.48

Total net ledger assets.....	\$ 552,139.48
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NON-LEDGER ASSETS.

Interest due, \$21,636.77, and accrued, \$11,167.86 on mortgages.....	\$ 32,804.63
Interest accrued on bonds and stocks.....	180.00
Rents.....	148.00
Total.....	\$ 33,132.63
Gross assets.....	\$ 585,272.11

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 1,115.38
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	3,077.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,500.00
Total amount of claims for losses.....	\$ 5,692.38
Deduct reinsurance due or accrued.....	549.59
Net amount of unpaid losses.....	\$ 5,142.79
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$42,865.30; unearned premiums (forty per cent).....	\$ 17,146.12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$924,958.76; unearned premiums (forty per cent).....	369,983.50
Total unearned premiums as computed above.....	\$ 387,129.62
All other liabilities, viz.: Deferred commissions and policy fees.....	6,129.80
Total amount of all liabilities.....	\$ 398,402.21
Joint-stock capital actually paid up in cash.....	\$ 100,000.00
Divisible surplus.....	86,869.90
Total.....	\$ 585,272.11

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line five under this heading in last year's statement.....	\$ 42,615.159	\$ 966,228.93
Written or renewed during the year.....	13,372.509	288,279.14
Total.....	\$ 55,987.668	\$ 1,254,508.07

Deduct those expired and marked off as terminated.....	12,226.816	270,659.18
In force at the end of the year.....	\$ 43,760.852	\$ 983,848.89
Deduct amount reinsured.....	747.741	16,024.83
Net amount in force.....	\$ 43,013.111	\$ 967,824.06
Largest amount written on any one risk, not deducting reinsurance.....	\$	10,000

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amount covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900.....	One year or less.....	\$ 2,677,547	\$ 42,865.30	3/4	\$ 21,432.65
1899.....	Two years.....	33,817	353.22	3/4	88.30
1900.....	Two years.....	31,213	242.40	3/4	181.80
1898.....	Three years.....	1,486.072	21,193.01	1-6	3,542.17
1899.....	Three years.....	1,556.959	21,729.27	3/4	10,864.63
1900.....	Three years.....	1,657,106	23,487.74	5-6	19,573.11
1897.....	Four years.....	17,990	302.25	3/4	37.78
1898.....	Four years.....	49,460	868.89	3/4	325.83
1899.....	Four years.....	19,585	311.32	3/4	194.57
1900.....	Four years.....	36,720	620.21	3/4	542.68
1896.....	Five years.....	5,584,968	138,714.24	1-10	13,871.42
1897.....	Five years.....	6,280,530	154,353.46	3-10	46,306.03
1898.....	Five years.....	7,071,433	170,632.23	3/4	85,316.11
1899.....	Five years.....	9,125,176	212,753.04	7-10	148,927.12
1900.....	Five years.....	8,132,275	195,412.31	9-10	175,880.07
Totals.....		\$ 43,760,851	\$ 983,848.89		\$ 527,074.27

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.

Losses incurred during the year.....\$ 112,158.16

Total amount of the company's stock owned by the directors at par value.....84,750.00

Total amount loaned to officers and directors.....32,806.00

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 13,372,509.00
Gross premiums received.....	288,279.14
Losses paid.....	16,838.24
Losses incurred.....	112,158.16
Amount at risk.....	43,760,852.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FIDELITY INSURANCE COMPANY.

Organized under the laws of the State of Iowa made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN COOPER.

First Vice-President, R. J. MCKEE.

Secretary, A. L. TULLIS.

[Incorporated, March 1893. Commenced business, March 1893.]

Home office, Observatory Building, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; subscribed for	\$ 100,000.00
Amount of capital paid up in cash	25,000.00
Amount of net ledger assets, December 31st of previous year	105,180.27
Extended at	\$ 105,180.27

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction	\$ 50,959.56
Received for interest on bonds and mortgages, \$1,163.13; reinsurance, \$5,343.02; proceeds sale of loan, \$1,015.81	7,521.98
Proceeds tax certificate, \$319.27; proceeds of judgment, \$125.65; received Jno. Cooper loan, \$2,000.00	2,444.92
Income received from all other sources viz: Rents, \$179.00; mileage rebate, \$76.28; sundry items, \$204.58; agents' collections, \$429.75; return premiums, \$4.56; salvage, \$191.08	1,085.25
Received bills payable	4,875.00
Aggregate amount of income actually received during the year ..	\$ 66,886.71

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$15,398.14 occurring in previous years,	\$ 41,260.32
Deduct amounts received for salvages (on losses of the last or previous years), \$191.08; and from reinsurance in other companies, \$7,819.25.	8,010.33
Net amount paid during the year for losses	\$ 33,249.99
Paid reinsurance to other companies	4,836.78
Commissions or brokerage to agents, less received on reinsurances, cash commissions, \$1,982.35; Cr. commissions, \$12,444.50	14,426.85
Bills payable, \$5,600.00; return premiums, \$1,619.73	7,219.73
Rents (including \$755.00 for companies use of own buildings)	755.00
Salaries, fees and traveling expenses	12,153.92
Taxes on premiums, \$283.02; on real estate, \$396.57	679.59
Insurance department fees and agents' licenses	211.00
Advertising, printing and stationery, \$1,047.22; legal expenses, \$137.75	1,184.97
Rating bureau	600.48
Interest	266.63
Revenue, \$332.50; postage, \$545.55; office expense, \$699.89; exchange, \$20.96	1,598.90
Total expenditures during the year	\$ 77,183.84

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close of business December 31st.

Book value real estate, unincumbered	\$ 10,475.00
Mortgage loans on real estate, first liens	6,378.87
Loans secured by pledge of bonds, stocks or other collateral	4,365.67
Book value of bonds excluding interest and stocks	2,500.00
Cash in company's office, \$2,548.95; deposited in banks, \$10.33	2,559.28
Bills receivable	57,457.37
Bills receivable not more than six months past due	1,819.19
Total	\$ 85,555.38

DEDUCT LEDGER LIABILITIES

Agents' credit balances, \$776.54; borrowed money, \$4,775.01	\$ 5,551.55
Total net ledger assets	\$ 80,003.83

NON-LEDGER ASSETS.

Interest due, \$345.58; and accrued, \$186.66, on mortgages	\$ 532.24
Bills receivable	265.47

Taxes due.....	110.06	
Mileage due.....	227.06	
Total.....		\$ 1,134.83
Due from others.....		20.75
L. J. Moore estate.....		417.24
Net premiums in course of collection December 31st, not more than three months due.....		5,027.71
Judgments, \$3,464.81 @ 25 per cent.; \$866.20; due from reinsurance companies, \$2,890.31.....		3,756.51
Gross Assets.....		\$ 90,360.87

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid; not yet due.....	\$ 1,595.10	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	215.79	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,545.00	
Total amount of claims for losses.....	\$ 5,355.89	
Deduct reinsurance due or accrued.....	25.00	
Net amount of unpaid losses.....	\$ 5,330.89	\$ 5,330.89
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$139,384.48; unearned premiums (40 per cent).....	\$ 55,753.79	
Total unearned premiums as computed above.....		\$ 55,753.79
Cash dividends remaining unpaid to stockholders.....	\$ 41.00	
Salaries, expenses, etc., due or accrued.....	3,575.68	
Reinsurance premiums.....	611.86	
All other liabilities, viz: Due Iowa National Bank.....	47.65	\$ 4,276.19
Total amount of all liabilities.....		\$ 65,360.87
Joint stock capital actually paid up in cash.....		25,000.00
Total.....		\$ 90,360.87

MISCELLANEOUS.

	Fire Risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 in last year's statement.....	\$ 6,935.609	\$ 157,681.00
Written or renewed during the year.....	4,987.820	84,735.20
Total.....	\$ 11,923.429	\$ 242,416.20
Deduct those expired and marked off as terminated.....	\$ 3,568.602	\$ 95,267.71
In force at the end of the year.....	8,354.827	147,148.49
Deduct amount reinsured.....	484.517	7,764.01
Net amount in force.....	\$ 7,870.310	\$ 139,384.48

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 29,237.28
Total amount of the company's stock owned by the directors at par value.....	90,000.00
Total amount loaned to officers and directors.....	4,365.67
Gross risks written.....	4,987,820.00
Gross premiums received.....	84,735.20
Losses paid.....	41,260.32
Losses incurred.....	29,237.28
Amount at risk.....	7,870,310.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

HAWKEYE INSURANCE COMPANY,

Organized under the laws of the state of Iowa, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, JAMES CALLANAN.

Vice-President and General Manager, W. D. SKINNER.
Secretary, W. C. COLE.

[Incorporated March 15, 1865. Commenced business March 15, 1865.]

Home office, 207 and 209 Fourth street.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for \$ 75,000.00
Amount of capital paid up in cash 25,000.00

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums received in cash, without any deduction (including

\$124,939.47 premiums of previous years \$312,101.55

Deduct only reinsurance, rebate, abatement and return premiums.... 45,941.76

\$ 266,159.79

Bills and notes received during the year for premiums, remaining

unpaid \$ 119,127.76

Received for interest on bonds and mortgages \$ 18,717.15

Received for interest and dividends on stocks and bonds, collateral

loans, and from all sources 2,131.28

Income received from all other sources, viz: Rents 1,653.22

Aggregate amount of income actually received during the year

in cash \$288,661.44

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$3,827.47, occurring in previous years) \$ 116,887.96

Deduct amounts received for salvages (on losses of the last or previous years) \$425.00; and from reinsurance in other companies,

\$11,065.86 11,490.86

Net amount paid during the year for losses \$105,397.10

Paid stockholders for interest or dividends 30,000.00

Commissions or brokerage to agents 65,048.97

Salaries, fees and all other charges, officers. \$10,940.18; clerks, 22,513.47; 33,453.65

Taxes on premiums, \$3,618.15; on real estate, \$1,071.78; on other investments, \$1,282.42 5,972.35

Insurance department fees and agents' licenses, \$375.50; 375.50

Advertising, printing and stationery, \$4,594.11; legal expenses, \$1,451.37; repairs and expenses on real estate, \$150.35; expressage and telegrams, \$392.58; revenue stamps, \$1,664.19; postage, \$2,706.13; traveling expenses, \$4,141.79; other disbursements, \$3,674.67	18,775.19
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Total expenditures during the year	\$259,022.76
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LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate unincumbered, \$64,222.48	\$ 64,222.48
Mortgage loans on real estate, first liens, \$330,765.85	330,765.85
Loans secured by pledge of bonds, stocks or other collateral	8,466.20
Book value of stocks	6,795.00
Cash in company's office, \$12,554.05; deposited in banks, \$57,983.71 ..	70,537.76
Bills receivable, not matured	150,352.78
Bills receivable past due and all interest and cash thereon	102,735.66
Total	\$ 733,775.73

NON-LEDGER ASSETS.

Interest due, \$3,686.87, and accrued, \$3,927.25 on mortgages	\$ 7,614.12
Interest accrued on collateral loans	100.10
Interest accrued on other assets	4,081.71
Rents accrued on company's property or lease	387.56

Total	\$ 12,183.49
Gross premiums in course of collection December 31st	23,411.26
Personal property owned by the company	6,121.29

Gross assets	\$775,521.77
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DEDUCT ASSETS NOT ADMITTED.

One share Mutual Telephone stock	\$ 45 00
One share Auditorium stock	50 00
Personal property owned by the company	6,121.29
Loans on personal security, endorsed or not, and interest thereon ...	568.26
Bills receivable past due and all interest and cash thereon	102,735.66
Total	\$ 109,520.21

Total admitted assets,	\$ 666,001.56
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NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 4,390.51
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,100.00
Total amount of claims for losses	5,490.51
Deduct reinsurance due or accrued	1,674.60

Net amount of unpaid losses	\$ 3,815.91
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$193,884.13; unearned premiums, 40 per cent	\$ 77,537.65
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$819,405.77; unearned premiums 40 per cent	327,762.31

Total unearned premiums as computed above	\$ 405,299.96
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Total amount of all liabilities	\$ 409,115.87
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IOWA INSURANCE REPORT.

27

Joint stock capital actually paid up in cash	25,000.00
Divisible surplus	231,885.69
Total	\$ 666,001.56

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5. under this heading in last year's statement	\$44,177.433	\$1,048,701.79
Written or renewed during the year	14,148.026	305,632.09
Total	\$ 58,325.459	1,354,393.88
Deduct those expired and marked off as terminated	12,175.666	264,767.53
In force at the end of the year.	\$ 46,149.793	\$1,089,626.35
Deduct amount reinsured.	3,269.020	76,376.45
Net amount in force	\$42,880.773	\$1,013,249.90
Largest amount written on any one risk, not deducting reinsurance.		2,500 00

SCHEDULE OF REINSURANCE IN OTHER COMPANIES.

	Premiums.	Amt. Ins.
St. Paul Fire and Marine	\$ 46,945.85	\$ 2,016,873
Niagara	29,430.60	1,252,147
Totals	\$ 76,376.45	\$ 3,269,020

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...	No.
What amount of installment notes is owned and now held by the company?	\$ 46,844.43
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?	No.
Balance of scrip outstanding and delivered to policy-holders.	None.
Scrip not actually delivered.	None.
Scrip dividends declared during the year.	None.
Net cash participating premiums received during the year.	None.
Limit of scrip accumulation, before any redemption.	None.
Losses incurred during the year.	\$ 105,385.54
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and Tornado.
Gross risks written	\$ 14,148.026
Gross premiums received	305,632.09
Losses paid.	105,397.10
Losses incurred	105,385.54
Amount at risk	46,149,793

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the

IOWA HOME INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, PETER KIENE.

1st Vice-President, FRANK W. COATES.

Secretary, JAMES A. HAYES.

[Incorporated, May 15, 1899 Commenced business, May 16, 1899.]

Home office, Rooms 210-212 Security Building, Dubuque, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash, \$25,000; surplus \$5,000.....	30,000.00
Amount of net ledger assets, December 31st of previous year.....	32,526.23
Extended at.....	\$ 32,526.23

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums received in cash, without any deduction (including \$1,116.07 premiums of previous years)	\$ 16,624.68
Deduct only reinsurance, rebate, abatement and return premiums...	1,638.69
Deduct gross premiums and bills in course of collection at this date...	1,820.47
Net cash actually received for premiums.....	\$ 13,165.52
Bills and notes received during the year for premiums, remaining unpaid	\$13,165.52
Received for interest on bonds and mortgages.....	\$ 1,847.47
Total income during the year.....	15,012.99
Aggregate amount of income actually received during the year in cash	\$ 47,539.22

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st

	Fire.
Gross amount paid for losses (including \$29 occurring in previous years) \$	3,675.63
Deduct amounts received for salvages (on losses of the last or previous years), and from reinsurance in other companies	33.00
Net amount paid during the year for losses.....	\$ 3,642.63
Commissions or brokerage to agents, less received on reinsurances...	2,945.80
Rents (including for company's use of own buildings) less from sub-leases	360.00
Salaries, fees and all other charges; clerks, \$906.65; other employees, \$1,080.....	1,986.65
Taxes on premiums.....	82.34
Insurance department fees and agents' licenses.....	62.50
Advertising, printing and stationery, \$1,071.27; miscellaneous, \$554.82	1,626.09
Total expenditures during the year.....	10,706.01
Balances.....	\$ 36,833.21

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate, first liens.....	\$ 31,620.00
Cash in company's office, \$487.50; deposited in banks, \$4,654.95.....	5,142.45
Agents' debit balances, \$1,820.47 secured.....	1,820.47
Total	\$ 38,582.92
Deduct ledger liabilities:	
Agents' credit balances.....	98.74
Total net ledger assets.....	\$ 38,484.18

NON-LEDGER ASSETS.

Interest accrued, \$636.66 on mortgages.....	\$ 636.66
Total	636.66
Total admitted assets.....	\$ 39,120.84

IOWA INSURANCE REPORT.

29

NON-LEDGER LIABILITIES.

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$7,240.08; unearned premiums, 40 per cent	\$ 2,896.03	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$10,681.92; unearned premiums, 40 per cent.....	4,272.77	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	7,168.80	
Total unearned premiums as computed above.....		\$ 7,168.80
Joint stock capital actually paid up in cash.....	\$ 25,000.00	
Divisible surplus.....	6,952.04	31,952.04
Total		\$ 39,120.84

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 635,565	\$ 8,076.10
Written or renewed during the year.....	1,156,780	15,508.61
Total.....	\$ 1,792,345	\$ 23,584.71
Deduct those expired and marked off as terminated.....	393,635	4,794.60
In force at the end of the year.....	\$ 1,398,710	\$ 18,790.11
Deduct amount reinsured.....	65,275	868.11
Net amount in force.....	\$ 1,333,435	\$ 17,922.00
Largest amount written on any one risk, not deducting reinsurance.....		5,250

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amount covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900.....	One year or less	\$ 553,425	\$ 7,234.81	¾	\$ 3,617.40
1899.....	Two years.....	129,250	1,369.23	¾	342.30
1700.....	Three years.....	190,660	2,031.46	¾	338.58
1899.....	Four years.....	152,565	2,515.31	5-6	314.41
1900.....	Five years.....	307,535	4,771.19	¾	477.11
Totals.....		\$ 1,333,435	\$ 17,922.00		\$ 5,089.80

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...No.	
Losses incurred during the year, fire, \$3,503.80; tornado, \$138.83.....	\$ 3,642.63
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,156,780.00	\$ 86,700.00	\$ 1,243,480.00
Gross premiums received.....	14,951.73	556.88	15,508.61
Losses paid.....	3,503.80	138.83	3,642.63
Losses incurred.....	3,503.80	138.83	3,642.63

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the
IOWA MERCHANTS MUTUAL INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, B. F. DOUGHTY.

First Vice-President, J. K. PRUGH.

Secretary, A. A. SMITH.

[Incorporated, March 24, 1893. Commenced business, April 3, 1893.]

Home office, 419 Fourth street, Sioux City, Iowa.

INCOME DURING YEAR.

Gross premiums received in cash, without any deduction.....	\$ 16,257.68	
Deduct only reinsurance, rebate, abatement and return premiums...	274.95	
Net cash actually received for premiums.....		\$ 15,982.73
Income received from all other sources, viz: Rents, fees.....		29.74
Aggregate amount of income actually received during the year in cash.....		\$ 16,012.47

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$5,890.03 occurring in previous years).....	\$ 8,418.91	
Net amount paid during the year for losses.....		\$ 8,418.91
Commissions or brokerage to agents, less received on reinsurances...		2,257.23
Rents		330.00
Salaries, fees and all other charges; officers, \$1,449.12; clerks, \$796.90;		2,246.02
Taxes on premiums.....		56.10
Insurance department fees and agents' licenses.....		71.02
Advertising, printing and stationery, \$172.66; legal expenses, \$297.41;		
miscellaneous, \$557.70.....		1,027.77
Other disbursements, viz.: On bill payable.....		800.00
Total expenditures during the year.....		\$ 15,207.05

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in company's office, \$174.63; deposited in banks, \$1,423.66.....	\$ 1,598.29	
Total net ledger assets.....		\$ 1,598.29
Gross premiums in course of collection December 31st, not more than six months due.....		1,679.05
Premium notes, less amount collected thereon.....	\$ 55,413.47	
Furniture, fixtures, etc.....		1,065.00
Premium notes listed as assets according to ruling of auditor of state.		26,304.91

IOWA INSURANCE REPORT.

31

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	1,065.00
Gross assets.....	30,647.25
Total admitted assets.....	\$ 29,582.25

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 3,439.71
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	548.81
Net amount of unpaid losses.....	\$ 3,988.52
All other liabilities, viz.: Borrowed money.....	5,200.00
Total amount of all liabilities.....	\$ 9,188.57

MISSCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 2,254.267	\$ 105,564.42
Written or renewed during the year.....	599,664	21,587.73
Total.....	\$ 2,853,931	\$ 127,152.15
Deduct those expired and marked off as terminated.....	868,489	38,896.98
Net amount in force.....	\$ 1,985,442	\$ 88,255.17

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire.....	\$ 4,307.06

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 599,664
Gross premiums received.....	21,587
Losses paid.....	8,418
Losses incurred.....	4,307
Amount at risk.....	1,985,442

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

IOWA STATE FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, SAMUEL E. CAREY.

First Vice-President, WILLIAM LOGAN.

Secretary, HOWARD TUCKER.

[Incorporated January, 1855. Commenced business July, 1855.

Home office, No. 200 Main Street, Keokuk, Iowa.

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....	\$ 273,564.04
Deduct only reinsurance, rebate, abatement and return premiums....	28,150.32
Net cash actually received for premiums.....	\$ 245,413.72
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 253,442.68

Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,077.00
Income received from all other sources, viz Expense, judgments and policy and survey fees.....	512.10
Aggregate amount of income actually received during the year in cash	\$ 248,002.82

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:	
Gross amount paid for losses (including \$5,751.18 occurring in previous years).....	\$ 99,648.84
Deduct amounts received for salvages and from reinsurance in other companies.....	9,243.48
Net amount paid during the year for losses.....	\$ 90,405.36
Commissions or brokerage to agents, less received on reinsurances..	39,068.16
Salaries, fees and all other charges, officers (\$23,000.00); clerks (\$15,269.14); other employees (\$3,336.44).....	41,605.58
Taxes on premiums, \$2,223.83; on real estate, \$141.62.....	2,365.45
Insurance department fees and agents' licenses.....	525.35
Advertising, printing and stationery, \$3,575.78; legal expenses, \$70.00; repairs and expenses on real estate, \$342.80; furniture and fixtures, \$295.40; miscellaneous, \$11,834.26.....	16,748.24
Total expenditures during the year.....	\$ 190,718.14

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31.	
Book value real estate, unincumbered.....	\$ 8,000.00
Cash in company's office, \$435.79; deposited in banks, \$109,632.46....	110,068.25
Name, banks and amounts:	
State Central Savings Bank.....	\$ 60,000.00
Keokuk National Bank.....	49,632.46
Cash notes, not more than 6 months, \$1,154.57; not matured, \$7,953.96; bills receivable, \$9,108.53; agents' debit balances, \$2,739.84.....	11,848.37
Bills receivable, bank certificate.....	25,000.00
Total net ledger assets, as per balances on page 1.....	\$ 154,916.62

NON-LEDGER ASSETS.

Face of premium notes, \$1,201,522.67, less assessments on same, \$585,213.24; balance, \$616,309.43.	
Present value of above notes at term short rates, computed as per directions in Auditor's letter of Dec. 22, 1900.....	\$ 381,822.44
Total.....	\$ 381,822.44
Gross premiums in course of collection December 31, not more than six months due.....	\$ 12,128.71
Gross premiums in course of collection December 31, more than three months due.....	\$ 16,710.03
Total admitted assets.....	\$ 548,867.77

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	None.
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$ 2,304.00
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	1,000.00
Total amount of claims for losses.....	3,304.00
Deduct reinsurance, due or accrued.....	500.00
Net amount of unpaid losses.....	\$ 2,804.00

IOWA INSURANCE REPORT.

33

All other liabilities, viz: Unearned portion of short note policies.....	20,306.55
Total amount of all liabilities.....	\$ 23,110.55

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$30,547,400.06	\$ 1,249,297.95
Written or renewed during the year.....	9,733,988.46	321,293.42
Total.....	\$40,281,388.55	1,570,591.37
Deduct those expired and marked off as terminated.....	6,509,505.83	282,359.96
In force at the end of the year.....	\$33,771,882.69	\$ 1,288,231.41
Deduct amount reinsured.....	2,163,139.33	26,290.31
Net amount in force.....	\$31,608,743.36	\$ 1,261,941.10
Largest amount written on any one risk, not deducting reinsurance, \$6,000.00, No. 401246.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No	
Losses incurred during the year: Fire, \$91,974.29; tornado, \$4,227.37	\$ 96,201.66

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written	\$7,659,973.13
Gross premiums received.....	248,230.79
Losses paid	86,289.59
Losses incurred.....	82,297.15
Amount at risk.....	31,608,743.36

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MERCHANTS' AND BANKERS' MUTUAL FIRE INSURANCE COMPANY,

Organized under the laws of the state of Iowa, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

<i>President, W. W. LYONS.</i>	<i>First Vice-President, W. L. READ.</i>
<i>Secretary, CHAS. E. CAMPBELL.</i>	<i>Second Vice-President, WILLARD SECOR.</i>
[Incorporated March 7, 1885.]	Commenced business March 19, 1885.]

Home office, 608 Crocker Building, Des Moines.

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction, (including premiums of previous years).....	\$ 24,548.90
Deduct only reinsurance, rebate, abatement and return premiums	13,752.57
Net cash actually received for premiums	\$ 10,796.33
Guaranty fund.....	3,500.00
Aggregate amount of income actually received during the year in cash.....	\$14,296.33

IOWA INSURANCE REPORT.

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$683.82, occurring in previous years)	\$ 13,916.03
Deduct amounts received for salvages (on losses of the last or previous years), \$75; and from reinsurance in other companies, \$7,255.05	7,330.05
Net amount paid during the year for losses	\$ 6,685.98
Deposit premiums returned	212.95
Commissions or brokerage to agents, less received on reinsurances ..	1,740.00
Rents (including company's use of own buildings) less \$117.50 from sub-leases	310.00
Salaries, fees and all other charges: Officers, \$2,848.54; clerks, \$1,081.40; other employees, \$525	4,454.94
Taxes on premiums	255.99
Insurance department fees and agents' licenses	123.50
Advertising, printing and stationery, \$779.93; legal expenses, \$59.75; furniture and fixtures, \$27.14; miscellaneous, \$272.05;	1,138.87
Other disbursements	7.00
Traveling expense, \$807.37; revenue, \$256.50; postage, \$433.89	1,497.76
Total expenditures during the year	\$ 16,326.99
Balances	\$ 5,327.52

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in company's office, \$104.14; deposited in banks, \$5,223.38	\$ 5,327.52
Bills receivable, \$657.98; agents' debit balances, \$625.60;	1,283.58
Total	\$ 6,611.10

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$ 254.84
Total net ledger assets	\$6,356.26
Gross premiums in course of collection December 31st, not due, less amounts paid	\$ 66,369.50
Deduct to comply with rule of auditor of state	28,661.97
Gross premiums in course of collection December 31st, not more than six months due	\$ 37,704.53
.....	1,152.70
Gross assets	\$ 45,213.49

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	None.
Losses in process of adjustment, or in suspense, including all reported losses.	1,724.10
Losses resisted (not outlawed), including interest, cost and other expenses thereon	1,600.00
Total amount of claims for losses	\$ 3,324.10
Deduct reinsurance due or accrued.	3,100.00
Net amount of unpaid losses	224.10
Reinsurance premiums	334.83
Total amount of all liabilities	\$ 558.93
Reserve or guaranty fund, represented by scrip or otherwise	17,948.79
Total	\$ 18,507.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$4,006,382.69	\$185,322.06
Written or renewed during the year.....	1,749,074.29	51,944.21
Total	\$5,755,456.98	\$237,266.27
Deduct those expired and marked off as terminated.	1,276,431.32	86,327.26
In force at the end of the year.....	\$4,479,025.66	\$150,939.01
Deduct amount reinsured.	549.07.84	33,814.92
Net amount in force	\$3,930,007.82	\$117,124.09

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No.
What amount of installment notes is owned and now held by the company.....	\$ 140,343.21
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....	No.
Total amount loaned to officers and directors, none; loaned to stockholders, not officers	None.
Does any officer, director, or trustee receive a commission or royalty on the business of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.	\$1,749,074.29
Gross premiums received	51,944.21
Losses paid.....	13,915.86
Losses incurred	16,556.31
Amount at risk	117,124.09

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the conditions and affairs of the

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY.

Organized under the laws of the State of Iowa made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HERMON D. ST. JOHN.

First Vice-President, H. J. BENSON.

Secretary, J. G. SHARP.

[Incorporated, 1875, Reincorporated, 1889. Commenced business, April 1875 and March 1889.]

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year.....	\$ 71,213.51
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INCOME DURING YEAR.

Received for premiums other than perpetuals.....	\$ 165.00
Deposit premiums, received on perpetual risks.....	12,304.54
Interest on real estate mortgage loans	\$ 2,861.71
Interest and dividends from all other sources.....	288.35
Total rents and interest	\$ 3,150.06
Assessments	48,985.79
Total income during the year.....	64,605.39
Total footings.....	\$ 135,818.90

IOWA INSURANCE REPORT.

DISBURSEMENTS DURING YEAR.

As shown by the books at the home office at close of business December 31st.

Gross amount paid for losses	\$ 19,927.45	
Net amount paid during the year for losses	\$ 19,927.45	\$ 19,927.45
Deposit premiums returned		3,320.13
Commissions or brokerage to agents, less received on reinsurances ..		933.59
Rents		420.00
Salaries, fees and all other charges, officers, \$5,679.29; clerks, \$1,318; other employees, \$1,500		8,497.29
Taxes on premiums		199.84
Insurance department fees and agents' licenses, \$70.50; Municipal licenses, \$18.10		88.60
Advertising printing and stationery, \$486.88; legal expenses, \$156.00 ..		642.88
Furniture and fixtures, \$24.28; miscellaneous, \$83.56		407.84
Other disbursements, viz.: postage, travel expense and telegraphing ..		2,596.27
Total expenditures during the year	\$ 37,033.89	
Balances		\$ 98,785.01

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate, first liens	\$ 67,600.00	
Deposited in banks	31,185.01	
Total net ledger assets, as per balances on page 1		\$ 98,785.01

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 1,113.42	
Gross premiums in course of collection December 31st, not more than three months due		210.00
Deposit notes subject to assessments		135,524.45
Gross assets	\$ 235,632.88	
Total admitted assets	\$ 235,632.88	

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 14,500	
Net amount of unpaid losses		\$ 14,500

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 2,732,050	\$ 120,416.35
Written or renewed during the year	581,250	22,359.35
Total	\$ 3,313,300	\$ 142,775.70
Deduct those expired and marked off as terminated	\$ 155,700	\$ 7,251.25
In force at the end of the year	3,157,600	135,524.45
Net amount in force	\$ 3,157,600	\$ 135,524.45
Largest amount written on any one risk, not deducting reinsurance ..		\$ 10,000

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year	Term.	Amount covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900	One year or less	\$ 6,000	\$ 165.00	1/2	\$ 75.60
Total		\$ 6,000	\$ 165.00		\$ 75.60
Perpetual		3,151,600	135,524.45		
Grand totals		\$ 3,157,600	\$ 135,699.45		\$ 75.60

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affect this statement?.....	No.
Losses incurred during the year.....	\$ 34,427.45
Gross risks written, \$75,300; perpetual risks renewed, \$877,550.....	952,850
Gross premiums received, \$3,591; perpetual premiums renewed, \$40,361.25	43,972.25
Losses paid.....	929.88
Losses incurred.....	10,929.88
Amount at risk	952,850

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SECURITY FIRE INSURANCE COMPANY OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, S. F. GILMAN.

First Vice-President, JENS LORENZEN.

Secretary, E. J. BABCOCK.

[Incorporated, September 24, 1883. Commenced business, November 1, 1883.]

Home office, Masonic Temple, Davenport, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash ..	100,000.00
Amount of net ledger assets, December 31st of previous year..	205,823.13
Extended at.....	\$ 205,823.13

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums received in cash, without any deduction (including \$14,439.26 premiums of previous years)	\$ 55,957.44
Deduct only reinsurance, rebate, abatement and return premiums....	12,894.88
Net cash actually received for premiums.....	\$ 43,062.56
Bills and notes received during the year for premiums, remaining unpaid	\$ 8,387.21
Received for interest on bonds and mortgages.....	11,239.68
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	1,305.98
Income received from all other sources, viz.: Rents real estate.....	305.95

Aggregate amount of income actually received during the year in cash	\$ 55,914.17
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (Including \$3,413.17 occurring in previous years).....	\$ 23,342.14
Deduct amounts received for salvages, on losses of the last or previous years, \$990.00; and from reinsurance in other companies, \$5,517.96.	6,507.96
Net amount paid during the year for losses.	\$ 16,834.18
Paid stockholders for interest or dividends during the year.....	6,000.00

Commissions or brokerage to agents, less received on reinsurances....	8,200.84
Rents, offices	400.00
Salaries, fees and all other charges, officers, \$4,500; clerks, \$2,271.00; other employees, \$2,369.60	9,140.60
Taxes on premiums, \$542.05; on other investments, \$1,533.59.....	2,075.64
Insurance department fees and agents' licenses.....	135.50
Advertising, printing and stationery, \$1,643.28; legal expenses, \$277.00; miscellaneous, \$2,745.87.....	4,666.15
Losses on sales or maturity of ledger assets.....	6,476.67
Total expenditures during the year.	\$ 53,940.58
Balances.....	\$ 1,973.59

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered.....	\$ 2,450.00
Mortgage loans on real estate, first liens, \$127,947.04; other than first, \$10,803.63.....	138,750.67
Loans secured by pledge of bonds, stocks, or other collateral.....	21,010.80
Book value of stocks excluding interest	5,000.00
Cash in company's office, \$279.37; deposited in banks, \$25,866.62.....	26,145.99
Bills receivable, \$5,813.50; agents' debit balances, \$2,759.85.....	8,573.36
Bills receivable not due, \$5,295.86; bills receivable less than six months past due, \$517.65	
Total.....	\$ 201,930.82
Deduct ledger liabilities:	
Agents' credit balances	186.15
Total net ledger assets.....	\$ 201,744.67

NON-LEDGER ASSETS.

Interest due, \$75.00, and accrued, \$3,716.94, on mortgages.....	\$ 3,791.94
Interest accrued on collateral loans	305.83
Total.....	\$ 4,097.77
Market value of real estate over book value.....	83.00
Gross assets.....	\$ 205,925.44

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due.....	\$ 3,605.55
Total amount of claims for losses.....	\$ 3,605.55
Deduct reinsurance due or accrued.....	883.82
Net amount of unpaid losses.....	\$ 2,721.73
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$8,994.40; unearned premiums 40 per cent.....	\$ 3,597.76
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$125,753.34; unearned premiums, pro rata.....	50,301.33
Total unearned premiums as computed above.....	53,899.09
All other liabilities, viz.: deferred commission and policy fees....	1,019.55
Total amount of all liabilities.....	\$ 57,640.37

IOWA INSURANCE REPORT.

39

Joint stock capital actually paid up in cash.....	\$ 100,000.00	
Divisible surplus.....	48,285.07	148,285.07
Total		\$ 205,925.44

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 8,904,451	\$ 151,641.71
Written or renewed during the year.....	2,985,822	49,905.39
Total.....	\$ 11,890,273	\$ 201,547.10
Deduct those expired and marked off as terminated.....	3,834,012	59,271.37
In force at the end of the year....	\$ 8,056,261	\$ 142,275.73
Deduct amount reinsured.....	450,315	7,527.99
Net amount in force.....	\$ 7,605,946	\$ 134,747.74
Largest amount written on any one risk, not deducting reinsurance..	\$ 25,000.00	

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amt. covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900	One year or less.....	\$ 671,804	\$ 8,994.40	1-2	\$ 4,497.20
1899	Two years	28,603	330.44	1-4	82.61
1900	Two years	25,926	285.32	3-4	213.89
1898	Three years.....	576,896	7,258.28	1-6	1,209.71
1899	Three years.....	608,063	7,695.80	1-2	3,847.90
1900	Three years.....	606,536	7,444.16	5-6	6,203.47
1897	Four years	4,567	133.35	1-8	16.67
1898	Four years	20,080	398.01	3-8	149.25
1899	Four years	13,746	279.30	5-8	174.56
1900	Four years.....	22,700	440.66	7-8	385.58
1896	Five years	1,234,245	18,098.80	1-10	1,809.8
1897	Five years	805,854	18,934.93	3-10	5,680.48
1898	Five years.....	894,587	19,465.40	1-2	9,732.70
1899	Five years	996,701	21,256.11	7-10	14,873.28
1900	Five years	1,095,638	23,732.78	9-10	21,359.51
Totals		\$ 7,605,946	\$ 134,747.74		\$ 70,242.69

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.	
What amount of installment notes is owned and now held by the company?.....	\$ 854.92
Losses incurred during the year, fire, \$23,475.61; tornado, \$159.05 ..	23,634.66
Total amount of the company's stock owned by the directors at par value.....	668,333 1/2
Total amount loaned to officers and directors.....	8,850.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written.....	\$ 2,985,822.00
Gross premiums received	49,905.39
Losses paid, gross	23,342.14
Losses incurred, gross	23,634.66

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
STATE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, J. H. WINDSOR.

First Vice-President, H. A. ELLIOTT.

Secretary, THEO. F. GREFE.

[Incorporated September, 1865. Commenced business October, 1865.]

CAPITAL STOCK.

Amount of capital stock authorized, subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	100,000.00
Amount of net ledger assets, December 31st of previous year.....	486,372.13

INCOME DURING THE YEAR

Gross premiums received in cash, without any deduction.....	\$ 168,419.57
Deduct only reinsurance, rebate, abatement and return premiums....	26,815.05
Net cash actually received for premiums.....	\$ 141,604.52
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	5,212.33
Income received from all other sources, viz.: Rents.....	7,988.66
Aggregate amount of income actually received during the year in cash.....	\$ 154,805.51

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross amount paid for losses (including \$5,090.75 occurring in pre- vious years).....	\$ 69,292.11
Deduct amounts received for salvages and from reinsurance in other companies.....	11,587.98
Net amount paid during the year for losses.....	\$ 57,704.13
Commissions or brokerage to agents, less received on reinsurances..	32,882.43
Rents.....	1,500.00
Salaries, fees and all other charges, officers, \$5,400; clerks, \$8,889.47; other employees, \$3,600.....	17,889.47
Taxes on premiums, \$1,009.35; on real estate, \$1,825.11.....	2,834.46
Insurance department fees and agents' licenses.....	347.00
Advertising, printing and stationery, \$1,809.43; legal expenses, \$865.06; repairs and expenses on real estate, \$953.75; miscellaneous, traveling expenses, postage, revenue, express, etc., \$9,200.89.....	12,829.13
Total expenditures during the year.....	\$ 125,986.62

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate unincumbered.....	\$ 134,694.37
Mortgage loans on real estate, first liens.....	58,625.00
Book value of bonds excluding interest, \$1,000; and stocks, \$5,965....	6,965.00
Cash in company's office, \$2,115.22; deposited in banks, \$8,410.03....	10,525.25
Certified deposit Security Loan and Trust Co.....	3,000.00
Bills receivable, \$248,849.39; agents' debit balances, \$2,811.27.....	251,660.66
Due for reinsurance on losses paid, \$456.68; maps, 5.047; furniture, \$2.658; real estate subrogations, \$2,971.43; supplies, 8,300.66; accounts receivable, \$801.17.....	20,234.94
Total.....	\$ 485,705.22
Deduct ledger liabilities:	
Agents' credit balances, \$1,926.96; outstanding checks, \$1,168.04; all other, \$3,500.75.....	\$ 6,595.75
Total net ledger assets.....	\$ 479,109.47

NON-LEDGER ASSETS.

Interest due, \$1,235.56, and accrued, \$1,027.27 on mortgages.....	\$ 2,262.83
Interest due, \$120, and accrued, \$60 on bonds and stocks.....	180.00
Interest accrued on other assets, bills received.....	3,091.53
Kents due.....	951.13
Total.....	\$ 6,485.49
Market value of bonds and stocks over book value.....	117.00
Gross premiums in course of collection December 31st, not more than three months due.....	13,397.41
Gross assets.....	\$ 499,103.37
Deduct assets not admitted:	
Supplies, maps, printed matter and stationery, \$13,347.66; furniture, fixtures and safes, \$2,658.....	\$ 16,005.66
Agents' debit balances, unsecured.....	2,811.27
Bills receivable, past due.....	145,798.10
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	5,694.37
Total.....	\$ 170,309.40
Total admitted assets.....	\$ 328,799.97

NON-LEDGER LIABILITIES.

Losses not yet due.....	\$ 500.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,244.25
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,700.00
Total amount of claims for losses.....	\$ 6,444.25
Deduct reinsurance due or accrued.....	863.00
Net amount of unpaid losses.....	\$ 5,581.25

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$31,250.69; unearned premiums (forty per cent).....	\$ 12,500.27
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$412,366.61; unearned premiums (forty per cent).....	164,946.65
Total unearned premiums as computed above.....	\$ 177,446.92
Commissions, brokerage, and other charges due to agents and brokers, on premiums notes not paid—not due.....	4,498.82
Total amount of all liabilities.....	\$ 187,526.99
Joint-stock capital actually paid up in cash.....	100,000.00
Divisible surplus.....	41,262.78
Total.....	\$ 328,799.97

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 18,719,115	\$ 464,977.25
Written or renewed during the year.....	6,712,728	159,734.60
Total.....	\$ 25,431,843	\$ 624,711.85
Deduct those expired and marked off as terminated.....	6,832,945	141,259.43
In force at the end of the year.....	\$ 18,598,898	\$ 483,452.42
Deduct amount reinsured.....	2,941,694	39,835.12
Net amount in force.....	\$ 15,657,204	\$ 443,617.30

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amount covered.	Gross premiums charged less reinsur.	Fraction unearned.
1900.....	One year or less.....	\$ 2,009,373	\$ 31,250.69	1/4
1898.....	Three years.....	773,833	10,816.26	1-6
1899.....	Three years.....	955,459	13,086.51	1/4
1900.....	Three years.....	941,714	8,051.27	5-6
1896.....	Five and six years.....	2,130,440	57,354.87	1-10
1897.....	Five and six years.....	2,206,970	59,422.13	3-10
1898.....	Five and six years.....	2,336,878	56,532.73	1/4
1899.....	Five and six years.....	3,425,813	99,306.36	7-10
1900.....	Five and six years.....	3,818,418	147,611.60	9-10
Totals.....		\$ 18,598,898	\$ 483,452.42	
Less reinsurance and on overdue notes.....		2,941,694	39,835.12	
Grand totals.....		\$ 15,657,204	\$ 443,617.30	

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire, \$63,792.07; tornado, \$3,019.26.....	\$ 66,811.33
Total amount of the company's stock owned by the directors at par value.....	25,400.00

IOWA INSURANCE REPORT.

43

Total amount loaned to officers and directors..... 1,650 00
 Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and tornado.
Gross risks written.....	\$ 6,712,728.00
Gross premiums received.....	159,734.56
Losses paid.....	69,292.11
Losses incurred.....	66,811.33
Amount at risk.....	18,598,898.00

TABLE

An exhibit of the business of the Assessment Fire, Hail and Tornado

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
1	Adair	Farmers Mut. Fire Ins. Co. of Adair Co.	L. M. Kilburn....	Fontanelle....
2	Adams	Farmers Mut. Ins. Assn. of Adams Co.	T. S. H. Dougherty	Creston.....
3	Allamakee....	German Farmers	Henry Trvelich ..	Village Creek.
4	Al. makee....	Scandinavian Mut. Protective Ass'n	J. O. Prestemoen.	Maud.....
5	Adair	Greelev Farmers Mut. Fire Ins. Co.	P. C. Schrivenucker	Adair.....
6	Benton	Eden Fire Ins. Co.	G. L. Palmer.....	Vinton.....
7	Benton	Iowa Township Mut. Fire Ins. Co.	Ferdinand Schlutz	Belle Plaine..
8	Benton	Vinton Mut. Fire Ins. Co.	C. C. Grithn.....	Vinton.....
9	Black Hawk..	Danish Mut. Ins. Ass'n	Carl Brandt.....	Cedar Falls...
10	Black Hawk..	Farmers Mut. F. and L. Ins. Ass'n of Black Hawk Co.	W. H. Round....	Cedar Falls...
11	Boone	Farmers Mut. Ins. Co. of Boone Co.	John Cooper.....	Boone.....
12	Boone	Swedish Mut. Ins. Ass'n	S. A. Bengston....	Madrid.....
13	Bremer.....	Bremer Co. Mut. Fire Ins. Co.	John Homrighaus	Denver.....
14	Bremer.....	First German Mut. Fire Ins. Co.	Henry Rathe.....	Knittel.....
15	Bremer.....	German Farmers F., L. and Windstorm Ins. Co.	A. H. Moeller....	Klinger.....
16	Buchanan....	Consolidated Patrons and Farmers.	E. K. Chapman....	Independence.
17	Buena Vista..	Farmers Mut. F. and L. Ins. Ass'n	A. T. Troeger.....	St. rm Lake...
18	Butler.....	Butler Co. Mut. F. and L. Ins. Co.	A. E. Hartson....	Dumont.....
19	Calhoun.....	Farmers Mut. Ins. Co.	J. W. Hobbs.....	Lake City....
20	Calhoun.....	German Mut. Ins. Co., F., L. and Windstorm	John J. Heide....	Pomeroy.....
21	Carroll.....	Farmers Mutual.....	C. S. Noble.....	Glidden.....
22	Crawford....	German Mut. F., L., Tornado, W. and Cy. Assn'	Henry Fleucker..	Halbur
23	Carroll.....	Farmers Mut. Ins. Co. of Roselle	P. Joseph Koenig	Halbur
24	Carroll.....	Mount Carmel Mut. Fire Ins. Co.	Bern. Voundhme.	Mount Carmel
25	Cass	Cass Co. Farmers Mut. Fire Ins. Ass'n	Chas. R. Hunt....	Atlantic.....
26	Cass	Protective Ass'n of Noble Township.	Herman Dulch....	Lyman.....
27	Cass	Victoria Mut. Ins. Ass'n	H. C. Kerkmann..	De-wev.....
28	Cedar	Springdale Mut. Fire Ins. Co.	Henry Mosher....	West Liberty.
29	Cerro Gordo..	Cerro Gordo Farmers.....	Wm. Knaak	Clear Lake...
30	Cherokee....	Maple Valley.....	F. H. Creeps.....	Aurelia.....
31	Cherokee....	West Cherokee Mut. F. & L. Ins. Ass'n	Wireman Miller..	Marcus.....
32	Chickasaw...	Chickasaw Co. Farmers Mut. Ins. Co.	James F. Babcock	New Hampton
33	Clay	Farmers Mut. Fire & Light Ins. Co.	J. P. Mills.....	Greenville...
34	Clayton.....	Farmers Mut. Fire & Light Ins. Co.	John Wiltz.....	Postville....
35	Clayton.....	Farmers Mut. Ins. Co. of Garnavillo.	H. H. Kuhlman..	Garnavillo...
36	Clayton.....	Communita Farm Mut. F. & L. Ins. Co.	Henry Meier.....	Mederville...
37	Clinton.....	Farmers Mut. Fire and Light Ins. Co.	W. A. McGarry...	De Witt.....
38	Clinton.....	German Farmers Ins. Co.	Chas. Hiner.....	Lowden.....
39	Clinton.....	German Mut. Fire and Light Ins. Co.	Henry C. Atzen..	Maquoketa...
40	Clinton.....	German Mut. Fire and Lighting Ass'n	Peter Frahm.....	Ivora.....
41	Clinton.....	German Mut. Ins. Ass'n	A. Diechmann...	Wheatland...
42	Crawford....	Farmers Mut. Ins. society.	F. A. Smith.....	Boyer.....
43	Crawford....	Mutual Fire, L., T. and Windstorm Ins. Co. of German Farmers	A. Schultz.....	Schleswig....
44	Dallas	Farmers Mut. Ins. Co.	N. Nish.....	Waukee.....
45	Dallas	Patrons Mut. Fire Ins. Co.	D. S. Brown.....	Dexter.....
46	Decatur.....	Decatur Co. Farmers Mut. Ins. Co.	Wm. E. Gammon	Leon.....
47	Delaware....	Farmers Mut. Fire and Light Ins. Co.	A. S. Cwon.....	Manchester...
48	Des Moines...	Des Moines Co. Farm. Mut. Ins. Co.	E. Woodard.....	Burlington...

No. 1.

Association of the State for the year ending December 31, 1900.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	RISKS IN FORCE JAN 1, 1900.	RISKS WRITTEN DURING YEAR.	RISKS CANCEL'D DURING YEAR.	RISKS IN FORCE JAN 1, 1901.
J. E. Brooks....	Greenfield...	Mar. 1, 1888	\$ 687,660	\$ 272,402	\$ 147,546	\$ 812,525
Jerome Smith....	Corning....	Mar. 27, 1884	1,191,816	171,906	99,968	1,263,814
Andrew Sandry....	Lansing....	April 2, 1870	1,220,630	168,621	70,538	1,318,713
Arne Grangard....	Maud....	Mar. 1, 1869	531,023	17,205	5,170	543,058
M. I. Masterson....	Nor. Branch	Aug. 11, 1888	189,028	55,332	46,525	197,835
John Gilmore....	Vinton....	Jan. 12, 1895	919,352	66,985	30,300	947,037
Kadolph Schenken	Keystone....	Mar. 4, 1872	1,149,654	95,270	62,557	1,182,367
W. H. Anderson....	Vinton....	.....	376,900	27,325	8,165	396,060
Henry Johnson....	Cedar Falls.	.....	671,729	176,575	141,785	706,519
D. F. Hoover....	Waterloo...	May 1, 1876	3,393,450	669,985	527,359	3,536,076
F. E. Cutler....	Boone....	Jan. 2, 1877	2,368,313	586,140	403,515	2,549,938
John Anderson....	Madrid....	April 4, 1884	584,647	165,313	108,698	641,262
Carl Hoppenworth	Waverly....	Mar. 25, 1875	2,950,123	728,309	693,670	2,984,762
H. Graemling....	Waverly....	Dec. 14, 1878	2,194,799	503,835	270,489	2,428,145
Joe Kelling....	Maxfield....	Sept. 26, 1875	1,340,000	329,110	236,005	1,433,105
Wm. Decker....	In'pen'd'nce	Aug. 1, 1894	2,203,683	612,723	545,174	2,261,232
Geo. A. Dalziel....	Alta....	July 1, 1887	1,679,021	581,600	351,913	1,909,665
A. T. Perrin....	N. Hartford	Feb. 18, 1866	2,926,590	918,128	819,270	3,025,448
J. L. Hibbs....	Lake City....	.....1881	364,553	144,418	65,880	443,091
Wm. Baumgart....	Pomeroy....	April 1, 1887	262,075	30,600	5,575	287,100
G. W. Briggs....	Glidden....	May 3, 1890	289,880	91,348	84,920	296,308
Henry Sievers....	Manning....	Jan. 1, 1886	1,665,044	253,817	86,780	1,832,081
J. C. Schwaller....	Halbur....	Mar. 24, 1866	564,733	75,779	9,712	630,800
F. Berger....	Mt. Carmel.	Mar. 25, 1882	223,005	33,490	17,875	238,710
H. O. Breece....	Atlantic....	Feb. 24, 1889	985,081	238,710	164,248	1,059,543
Henry Muller....	Lyman....	Jan. 3, 1880	293,730	103,780	62,050	335,460
Frank Symonds....	Mt. Etna....	Oct. 1, 1887	128,225	21,006	8,615	140,616
Wm. Mather....	Springdale..	Jan. 23, 1871	1,101,849	426,495	366,780	1,164,564
N. Densmore....	Mason City	July 1, 1886	1,469,783	550,965	375,586	1,645,162
J. C. Lockin....	Aurelia....	April 29, 1843	431,291	108,925	87,175	453,041
G. W. Hartley....	Marcns....	May 4, 1885	1,723,449	269,735	148,444	1,844,740
L. P. Sheffield....	N. Hampton	Jan. 5, 1875	1,536,139	243,430	138,709	1,611,366
A. W. Greene....	Spencer....	Feb. 1, 1889	1,246,085	371,117	333,347	1,283,855
Chas. Johnson....	Elkader....	Feb. 15, 1875	2,235,640	649,435	651,950	2,233,125
E. W. Kregel....	Garnaville..	Sept. 5, 1896	1,327,281	257,005	143,260	1,411,026
H. Wisrich....	Communia..	April 2, 1866	1,315,836	123,559	106,738	1,332,857
J. Alex Smith....	De Witt....	Dec. 5, 1874	2,392,326	436,220	331,871	2,493,675
Chas. Mordhorst..	Wheatland..	June 5, 1873	660,055	115,040	28,770	746,325
John Mints....	Gr'ndMound	May 27, 1878	323,611	74,367	73,626	324,352
Geo. Rix....	Lyons....	Jan. 1, 1887	395,440	25,900	8,161	413,188
Chas. Nordhorst..	Wheatland..	April 14, 1899	213,053	132,465	13,448	332,070
A. Norelins....	Kiron....	Mar. 29, 1879	.....	.....	.....	.....
John Fischer....	Ricketts....	Dec. 29, 1879	1,135,769	279,042	249,162	1,167,549
John Fox....	DallasCent'r	.....	2,575,308	567,347	251,081	2,830,674
H. D. Lencoecker	Dexter....	Dec. 20, 1875	786,560	374,498	208,181	857,877
Robert McCaull....	Gard'nGrove	Dec. 4, 1873	869,252	321,855	214,936	979,171
M. E. Blair....	Manchester.	Oct. 1, 1897	94,717	27,785	21,370	101,152
C. M. Garmon....	Burlington	Sept. 1, 1875	417,285	113,325	50,375	480,235
			1,147,082	167,196	82,740	1,231,532

TABLE

An exhibit of the business of the Assessment Fire, Hail and Tornado

Number	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
49	Des Moines	German Mut. Aid Fire Ass'n	Henry Thie.	Burlington
50	Des Moines	German Catholic Mut. Fire Ass'n	Philip Mesmer	Burlington
51	Des Moines	Mut. German Protestant Fire Ins Ass'n	Geo. H. Luddle	Burlington
52	Des Moines	Swedish Mut. F. Ins. Ass'n of Des Moines Co	Andrew Peterson	Burlington
53	Des Moines	Swedish Lutheran Mut. F. Ins. Ass'n	Ludwig Holmes	Burlington
54	Dickinson	Dickinson Co. Farmers Mut. Ins. Co.	J. R. Leeman	Spirit Lake
55	Dubuque	Dubuque Co. Farmers Mut. Ins. Ass'n	N. F. Simpson	Epworth
56	Dubuque	Cascade Farmers Mut. F. & L. Ass'n	J. L. Fober	Cascade
57	Emmet	Farmers Mut. F. and L. Ins. Ass'n	S. B. Reed	Colliver
58	Fayette	Fayette Co. Farm. Mut. F. Ins. Ass'n	James Conrad	Maynard
59	Fayette	German Mut. F. Ins. Co	G. Blessin	Elkorado
60	Floyd	Floyd Co. Farmers Mut. Ins. Co.	S. P. Wetherber	Charles City
61	Franklin	Franklin Co. Farmers Ins.	David Muir	Hampton
62	Fremont	Farmers Mut. F. and L. Ins. Ass'n	A. J. God	Hamburg
63	Greene	Farmers Mut. F. and L. Ins. Ass'n	R. G. Martin	Iana
64	Grundy	Farmers Mut. F. and L. Ins. Co	C. M. Sprague	Grundy Cent'r
65	Guthrie	Farmers Mut. F. Ins. Ass'n of Menlo	W. C. Betts	Casey
66	Hancock	Farmers Mut. Ins. Co. of the G. Soc. of M. E. Church.	Wilhelm Jung	Charles City
67	Hancock	Hancock Co. Farmers. Mut. F. & L. Ins. Ass'n	N. P. Bayers	Forest City
68	Hardin	Farmers Mut. Ins. Co. of Hardin Co	C. H. Pacard	Iowa Falls
69	Hardin	Providence Twp. Mut. Ins. Ass'n	W. H. Butler	New Providence
70	Harrison	Harrison Co. Farmers Mut. Ins. Ass'n	F. F. Reebe	Reebee town
71	Henry	Henry Co. Farmers Fire Ins. Co	H. C. Brown	Mt. Pleasant
72	Henry	Svea Mut. Protective Fire Ins. Co	Nels Peterson	Olds
73	Howard	Howard and Winneshiek Co. F. and L. Ins. Ass'n	S. A. Converse	Cresco
74	Humboldt	Humboldt Mut. Ins. Co	J. W. King	Bradgate
75	Ida	Blaine Center Mut. Fire and Lightning	K. R. Miller	Ica Grove
76	Iowa	Lenox	A. W. Schloeman	Norway
77	Iowa	Patrons Mutual	Geo. C. House	Williamsburg
78	Jackson	Farmers Mutual Aid Ass'n	Henry Dunn	Miles
79	Jasper	Farmers Mut. F. and L. Ass'n, Jasper Co	S. G. Russell	Newton
80	Jefferson	Farmers Ins. Union	Frank P. Ball	Fairfield
81	Johnson	Lincoln Mut. Ins. Co	J. C. Park	West Liberty
82	Johnson	North Western Farmers Mutual	R. H. Wray	North Liberty
83	Johnson	Liberty, Sharon and Washington Twps	Martin Birrer	Iowa City
84	Johnson	Union Farmers Mut. Ins. Co	K. W. Breese	Iowa City
85	Jones	German Mut. F. and L. Ins. Co	H. B. Bihlen	Cotch Grove
86	Jones	Bohemian Farmers	Geo. A. Wosoba	Oxford Junc.
87	Keokuk	Farmers Pioneer	James Ly e	Keota
88	Keokuk	Prairie Farmers Mut. Ins. Co	L. S. Cory	Milan
89	Kossuth	Kossuth Co. Mutual	C. B. Hutchins.	Algona
90	Lee	Lee Co. Farmers Home Mut. Ins. Co	James Conaro	Denmark
91	Lee	Peoples Mut. Ins. Co of Lee Co.	John Hottner	Donnellson
92	Linn	Bohemian Mut. Ins. Ass'n, of Cedar Rapids	J. W. Kouba	Cedar Rapids
93	Linn	Brown Twp. Mut. Ins. Ass'n	J. C. Gritman	Springville
94	Linn	Ceska Farmers	Joseph Koucky	Cedar Rapids
95	Linn	Linn Twp. Farmers Mut. Ins. Ass'n	Michael Snyder	Mt. Vernon
96	Linn	West Side Mut. Fire Ins. Ass'n	W. J. Donnan	Cedar Rapids
97	Louis			
98	Louis	Farmers Mut. Fire Ins. Co	J. F. Heins	Wapello

No. 1—CONTINUED.

Associations of the State for the year ending December 31, 1900.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	RISKS IN FORCE JAN. 1, 1900.	RISKS WRITTEN DURING YEAR.	RISKS CALC'D DURING YEAR.	RISKS IN FORCE JAN. 1, 1901.
Jacob Schmeiser ...	Burlington	May 25, 1867	\$ 649,583	\$ 22,084	\$ 11,026	\$ 660,641
Wm. J. Brugge	Burlington	Mar. 12, 1897	85,590	78,295	31,874	132,011
Fred J. Hermann	Burlington	Mar. 6, 1894	531,507	321,902	269,385	584,024
Nils Anderson	Burlington	April 12, 1889	496,200	221,245	197,165	523,370
A. J. Swanson	Burlington	June 12, 1891	1,033,011	193,072	16,543	1,119,540
H. Va. Steenburg	Spirit Lake	Jan. 2, 1890	319,528	193,688	83,472	429,744
Willis H. Hogan	Farley	June 12, 1891	1,041,669	498,069	139,230	1,400,538
John Maire	Casade	Jan. 18, 1895	106,004	118,992	94,831	221,065
H. A. Gaarde	Armstrong	Mar. 20, 1895	486,803	200,813	117,036	570,580
R. J. Young	Oelwein	Sept. 1, 1875	2,591,765	874,301	683,302	2,782,564
Wm. Poetting	Idorado	July 7, 1877	1,217,816	70,578	61,845	1,254,641
E. B. Atherton	Charles City	Jan. 1, 1880	2,669,995	657,511	422,945	2,024,641
N. McDonald	Hampton	June 6, 1889	764,404	270,625	156,023	878,006
Ant. n Miller	Hamburg	Oct. 4, 1894	125,377	33,100	21,377	137,101
W. E. Marchant	W. ranton	Mar. 22, 1888	1,341,366	429,756	295,059	1,516,003
F. E. Langdon	Grundy Cen.	Mar. 26, 1888	2,179,755	531,42	647,187	2,063,388
J. S. Backus	Stuart	Mar. 23, 1882	635,000	317,360	173,700	778,600
Carl Schuler	Garner	April 7, 1887	767,055	211,262	108,518	869,769
O. K. Maben	Forest City	July 1, 1889	548,479	223,44	125,454	646,429
Fayette H. Jmes	Iowa Falls	May 30, 1870	1,356,000	478,183	319,359	1,514,724
J. J. Wood	N. Providence	Aug. 14, 1871	404,486	209,750	91,300	514,936
C. N. Cadwell	Logan	June, 1887	2,033,692	597,184	471,610	2,152,066
Jas. K. Gillis	Mt. Pleasant	June 10, 1873	2,072,792	426,235	393,460	2,075,567
Olof Anderson	Swedesburg	Jan. 10, 1876	183,798	68,900	47,623	205,075
Jno. Steinman	Cresco	June 1, 1890	1,515,749	569,209	407,838	1,677,160
S. K. Groth	Thor	Sept. 25, 1886	1,107,084	423,61	194,805	1,336,160
Abe Hartley	Ida Grove	Mar. 21, 1887	552,000	181,751	126,866	606,945
H. L. Uthoff	Norway	April 14, 1883	471,223	45,628	11,49	505,992
A. B. Ogden	Williamsb'g	Sept. 4, 1875	1,122,288	198,395	77,632	1,543,051
S. N. Howard	Preston	April 3, 1875	2,717,967	924,732	639,370	3,003,329
W. F. Royd	Newton	May 10, 1875	2,205,200	560,62	315,764	2,459,057
W. B. Frame	Mt. Pleasant	Aug. 1, 1874	742,750	188,854	101,022	830,582
Hiram Heath	Iowa City	Nov. 15, 1873	640,086	217,597	136,756	720,918
Isaac Meyers	N'rth Liberty	May 1, 1867	1,378,310	235,228	212,918	1,400,600
Isaac S. Weeber	Iowa City	July 7, 1866	580,150	67,755	38,915	600,970
F. Renton	Iowa City	Dec. 6, 1873	358,119	91,380	82,736	369,763
Harm Harms	Langswo'r'y	Dec. 1, 1888	736,286	83,250	24,398	795,328
James Straka	Oxford Junc	Mar. 1, 1897	118,102	18,225		136,327
H. P. Newton	Keota	Feb. 28, 1878	1,225,109	352,722	261,294	1,316,537
W. H. Brown	Rose Hill	Feb. 20, 1880	2,18,825	625,540	402,725	2,381,040
E. Blackford	Algona	April 18, 1887	1,579,196	392,621	193,600	1,778,517
Herman Lohman	West Point	.....	404,871	68,392	33,130	440,103
Lea Walter	Donnellson	Oct. 25, 1892	423,527	76,505	46,825	453,207
Jan J. Hubek	Ced. Rapids	Aug. 1, 1897	237,100	103,665	6,250	374,515
Frank McShane	Springville	Nov. 30, 1897	871,945	233,379	209,029	890,295
Joseph K. Kosasek	Danforth	Feb. 10, 1879	1,182,441	244,910	190,961	1,236,387
A. B. Strother	Mt. Vernon	Aug. 1870	1,080,525	307,210	20,221	1,121,514
Thos. Delaney	Fairfax	May 18, 1874	1,808,777	380,774	360,665	1,829,486
C. E. Stone	Wapello	Sept. 5, 1874	1,188,170	225,327	80,657	1,332,840

TABLE

An exhibit of the business of the assessment Fire, Hail and Tornado

Number	COUNTY	NAME OF COMPANY	NAME OF PRESIDENT	ADDRESS OF PRESIDENT
99	Lucas	Farm. Mut. F. and Lightning Ass'n.	J. A. Robison	Lucas
100	Madison	Madison Co. Mut. Ins. Co	John Brooker	Van Meter
101	Marshall	Iowa Valley Mut. Ins. Co	Jason Moffatt	Albion
102	Marshall	Marshall Co. F. M. F. Ins. Co	B. F. Smith	Marshalltown ..
103	Mitchell	Farmers Mut. Fire Ins. Co. of Mitchell Co.	J. W. Annis	Osage
104	Mitchell ..	German Farmers	A. H. Rosenberg ..	St. Ansgar
105	Monona	Farmers Mut. Fire Ins. Ass'n	Lewis Iddings	Mapleton
106	Montgomery ..	Villisca Mut. Fire Ins. Co	J. S. Williams	Villisca
107	Muscatine	Farmers Mut. Fire and Lightning Co.	Geo. Shields	Muscatine
108	Muscatine	White Pigeon Fire and Lightning Co.	C. W. Derby	Wilton Junc. ..
109	Osceola	Farmers Mut. F. and L. Ins. Ass'n of Osceola Co.	M. Harvey	Sibley
110	O'Brien	Farmers Mut. F. and L. Ins. Ass'n	S. B. Crosser	Sutherland
111	Page	Morton Farmers Mut. Ins. Ass'n	M. W. Baker	Norwich
112	Palo Alto	Farmers Mut. Ins. Ass'n	J. C. Baker	Emmetsburg ..
113	Plymouth	Farmers Mut. Ins. Ass'n	John Schneider ..	Hinton
114	Pocahontas ..	Pocahontas County Mutual Fire and Lightning Insurance Ass'n	C. M. Saylor	Pocahontas
115	Polk	Farmers Mut. Ins. Co.	Robert Pilmer	Des Moines
116	Polk	Swedish Mutual	Eric Rostberg	Des Moines
117	Pot'owattomie ..	Pottawattamie Co. Farmers Mut. Fire	R. Campbell	Treynor
118				
119	Poweshiek ..	Poweshiek Co. Farmers Mut.	Samuel Corrough ..	Grinnell
120	Ringgold	Farmers Mutual Fire Ins. Ass'n of Ringgold County	W. S. Shriver	Mount Ayr
121	Sac	Sac Co. Farmers Mut. Fire Ins. Co ..	W. P. Drewry	Sac City
122	Scott	Scott Co. Farmers Mut. Ins. Co.	M. Speletich	Davenport
123	Scott	German Mut. Fire Ins. Co	F. Rochan	Davenport
124	Scott	Mutual F. Self Ins. Co. of German Householders	Frederick Rock ..	Amity
125	Scott	Wolcott Mutual Fire Ins. Co	John Vogt	Stockton
126	Shelby	Danish Mut. Fire Ins. Co.	Rasmus Hansen ..	Elkhorn
127	Shelby	Farmers Mut. Ins. Co.	Marsellus Larson ..	Kirkman
128	Shelby	Westphalia Farmers Society	F. W. Loehr	Westphalia
129	Shelby	Farmers Mutual Hail Ins. Ass'n	John Leistad	Elkhorn
130	Sioux	Farmers Mutual	B. F. Hawkins	Hull
131	Sioux	German Farmers	Henry F. Becker ..	Strubb
132	Story	Farmers Mutual	A. J. Graves	Ames
133	Story	Farmers Mut. Ins. Co	John Evanson	Roland
134	Story	Fieldberg Mut. Ins. Co	L. O. Severeid	Huxley
135	Tama	Farmers Mut. Aid Co.	W. G. Malin	Toledo
136	Tama	Mutual Fire Ins. Ass'n of German Farmers	Henry Voegel	Berlin
137	Taylor	Farmers Mut. Ins. Co.	John J. O'Connell ..	Leonard
138	Taylor	Farmers Mut. F. and L. Ins. Ass'n ..	Geo. Ougan	Ladoga
139	Van Buren ..	Southern Van Buren Co	E. B. Kirkendall ..	Leando
140	Van Buren ..	Farmers Mut. Protective Ass'n	W. Hastings	Winchester
141	Wapello	Kirkville Mut. F. and L. Ins. Ass'n ..	C. W. Moore	Cedar
142	Wapello	Munternville Mut. F. and L. Ass'n ..	Samuel Johnson ..	S. Ottumwa ..
143	Warren	Warren County Farmers	John Bauer	Lacona
144	Wayne	Wayne Co. Farmers Mutual Fire Ins.	H. C. Miller	Ovid
145	Webster	Farmers Mut. Ins. Ass'n	L. S. Coffin	Ft Dodge
146	Webster	Scandinavian Mutual	Swan Johnson	Dayton
147	Washington ..	Farmers Mut. Ins. Co.	M. M. Sutherland ..	Washington ..
148	Winnebago ..	Farmers Mut. F. and L. Ins. Ass'n ..	Fran. W. Russell ..	Leland

No. 1—CONTINUED.

Associations of the state for the year ending December 31, 1900.

NAME OF SECRETARY	ADDRESS OF SECRETARY	DATE OF ORGANI- ZATION	RISKS IN FORCE JAN 1, 1900	RISKS WRITTEN DURING YEAR	RISKS CANCL'D DURING YEAR	RISKS IN FORCE JAN 1, 1901
Joha Culbertson ..	Chariton ..	Jan. 10, 1887	\$ 362,000	80,000	67,000	375,000
Geo. Storck	Earlham ..	Jan. 1, 1880	650,000	117,070	67,070	700,000
W H Army	Marshallto'n	Feb. 1869	923,875	218,875	232,436	910,314
Geo E Crary	Marshallto'n	Feb. 24, 1872	1,342,663	413,121	316,728	1,439,056
A. M. Walker	Osage	April 1874	2,460,294	381,796	284,590	2,557,500
A. Brogmus	Grafton	Dec. 12, 1881	632,830	93,645	20,615	705,860
F. F. Roe	Castana	June 10, 1892	272,500	70,392	31,893	310,999
P. B. English	Villisca .....	.....	581,895	176,595	117,359	641,131
J B Jester	Sweetland ..	.....	1,002,221	103,080	13,735	1,092,466
H Wildasin	Wilton Junc ..	..... 1872	2,174,238	255,160	195,357	2,234,041
Will Thomas	Sibley .....	.....	566,936	188,090	152,238	622,788
L. F. Gates	Gaza	July 19, 1890	1,933,637	325,557	194,692	1,164,502
Jas A Swallow	Shenandoah ..	Feb. 28, 1886	1,322,950	417,936	249,800	1,491,086
E. P. McEvoy	Osgood	April 3, 1886	1,478,880	410,744	334,779	1,554,845
R. M. Crouch	Merrill .....	.....	717,275	231,710	171,065	777,920
P. J. Shaw	Plover .....	.....	900,611	436,450	173,651	1,163,410
G M Grinstead	Des Moines ..	April 14, 1874	1,565,954	770,843	618,909	1,717,888
C A Kyden	Des Moines ..	May 1, 1881	177,722	63,425	54,001	187,146
E. H. Ohlendorf	Coun Bluffs ..	Dec. 10, 1878	3,729,842	1,108,013	899,301	3,932,554
L G C Pierce	Grinnell	Jan. 25, 1875	1,793,204	238,023	55,804	1,975,423
G. A. Wyant	Mount Ayr ..	April 9, 1887	540,914	290,453	121,929	709,438
F E Gordon	Sac City.	Aug. 1875	1,663,947	505,207	380,248	1,788,906
Henry Parmelee	Davenport ..	June 24, 1874	407,085	94,290	61,380	439,995
Lorenz Rogge	Davenport ..	Sept. 14, 1868	1,635,755	61,535	11,925	1,685,365
Frederick Rock	Amity	Aug. 12, 1868	1,214,135	38,025	7,490	1,244,670
Frederick Rock	Amity	May 1, 1883	577,785	54,722	18,725	613,782
Hans Peterson	Elkhorn	March 1, 1886	1,462,277	805,501	529,923	1,737,855
W K Colburn	Harlan	Feb. 12, 1887	1,056,275	387,030	199,740	1,243,565
Ben Leuschen	Westphalia ..	Jan. 1, 1890	466,737	84,798	9,500	542,035
Hans Peterson	Elkhorn	May 1, 1898	110,441	35,422	17,034	128,829
Calvin Hook	Hull	June 11, 1886	614,502	168,837	105,082	678,257
Hans Moeller	Rock Valley ..	Oct. 3, 1891	1,306,106	266,987	23,875	1,549,218
John M Wells	Nevada	July 1887	1,312,690	331,073	296,208	1,347,555
R K Gaard	Roland	Nov 1, 1885	1,051,578	292,617	194,047	1,150,148
John Stenberg	Slater	April 11, 1887	172,545	37,510	27,780	182,275
James O'Neill	Traer	March 1873	1,107,939	179,460	91,383	1,196,016
J F. Lundt	Berlin	July 20, 1877	1,113,674	166,083	58,328	1,221,429
E L Cundy	Leonard .....	.....	130,913	17,906	13,717	135,102
F N Boyd	Bedford	Oct. 12, 1899	63,449	57,056	17,960	102,545
Henry I. Worden	Pittsburg	March 2, 1891	665,950	153,609	66,195	753,364
J S Hope	Birmingham ..	Dec. 14, 1871	607,230	48,410	11,023	644,617
J W Garvin	Kirksville	March 10, 1879	514,087	85,735	261,341	336,481
A E Monell	Munterville ..	March 10, 1881	258,942	65,485	47,176	277,251
H F Dunham	Caloma	Jnne 2, 1888	265,257	91,162	64,958	291,461
H K Evans	Corydon .....	.....	821,833	154,937	143,874	830,896
C H Payne	Fort Dodge ..	Oct. 14, 1884	2,277,000	974,440	516,765	2,734,675
C E Borg	Pilot Mound ..	Oct. 24, 1884	1,030,328	318,431	182,954	1,165,805
Sidney Coon	Ainsworth	1883	4,237,072	1,047,692	741,281	4,543,483
C. N. Flugum	Leland	June 14, 1886	918,138	305,348	145,232	1,078,254

TABLE

An exhibit of the business of the Assessment Fire, Hail and Tornado

Number	COUNTY	NAME OF COMPANY	NAME OF PRESIDENT	ADDRESS OF PRESIDENT
149	Winneshek ..	Bohemian Mut. Protective Ass'n	John Bonska	Protivin
150	Winneshek ..	Farmers Mutual	C. R. Williams ..	Decorah
151	Winneshek ..	Norwegian Mut. Protective Ass'n	A. Jacobson	Decorah
152	Winneshek ..	German Mut. Fire Ins. Co.	P. F. Meyer	Ossian
153	Woodbury	M. F. and L. T. Ins. Co. of Ger. Farmer	J. P. Babbe	Danbury
154	Woodbury	Woodbury and Plymouth Co. Farmers Mut. Fire Ins. Ass'n	C. H. Rolfs	Moville
155	Worth	Farmers Mutual	J. B. Thompson ..	Northwood
156	Wright	Farmers Mut. of Wright and Adjoin- ing Counties	J. G. Mechem	Clarion
		Total County Mut. Asses. Fire Ass'n ..		
		STATE MUTUAL FIRE ASSES. ASS'N.—		
		Cedar Rapids Mut. Ins. Ass'n	J. F. Whel'ham ..	Cedar Rapids ..
		Central Iowa Mut. Fire Ass'n	S. T. Meservey ..	Ft. Dodge
		Equity Wind Mill Mut. Ins. Ass'n	H. S. Veisley	Lisbon
		Farm Property Mut. Ins. Ass'n of Iowa	James Watt	Des Moines
		Grain Shippers Mut. Fire Ins. Ass'n ..	E. J. Edmonds	Marcus
		Iowa Mut. Assessment Fire Ins. Ass'n ..	G. W. Wallace	De Witt
		Iowa Mercantile Mut. Fire Ins. Ass'n ..	A. W. Greene	Spencer
		Machinery Mut. Ins. Ass'n	E. A. Evans	Waterloo
		Mut. Fire and Tornado Ass'n	C. W. Norton	Wilton Junc ..
		Property Mut. Ins. Ass'n	P. J. Martin	Waterloo
		Retail Merc. Mut. F. Ins. Ass'n of Iowa	W. A. Scruby	Des Moines
		Town Mut. Dwelling House Ins. Ass'n ..	F. E. Gordon	Sac City
		Union Mut. Fire and L. Ins. Ass'n	W. C. Betts	Casey
		Total		
		Total Co. and Stat Mut. Asses. F. Ass'n		
		EXCLUSIVE TOR. MUT. ASSES. ASS'N'S—		
		Iowa Mut. Tor. Cyclone and Windstorm		
		Ins. Ass'n	A. N. Buckman ..	Des Moines ..
		Mut. Windstorm Ins. Ass'n of Iowa ..	James Watt	Des Moines ..
		Merchants Tornado Mut. Ins. Co.	S. G. Lee	Des Moines ..
		Total		
		EXCLUSIVE HAIL MUT. ASSES. ASS'N.		
		Des Moines Mut. Hail Ins. Ass'n	O. G. Chesley	Des Moines ..
		Farmers Mut. Hail Ins. Ass'n of Iowa ..	W. D. Forbes	Des Moines ..
		Farmers State Mut. Hail Ass'n of		
		Emmet County	Mack J. Groves ..	Estherville ..
		Mut. Hailstorm Ins. Ass'n of Iowa ..	James Watt	Des Moines ..
		Northern Iowa Mut. Ins. Co. (Hail)	L. H. King	Clarion
		Southwestern Iowa Mut. Hail	O. L. Barritt	Council Bluffs
		Western Hail Mut. Ins. Co	S. G. Lee	Des Moines ..
		Total		
		Total of all Mut. Asses. Ass'n		

No. 1—CONTINUED.

Associations of the State for the year ending December 31, 1900.

NAME OF SECRETARY	ADDRESS OF SECRETARY	DATE OF ORGANIZATION	RISKS IN FORCE JAN 1, 1900	RISKS WRITTEN DURING YEAR	RISKS CANCELED DURING YEAR	RISKS IN FORCE JAN. 1, 1901
F. J. Soukup....	Spillville....	Nov. 14, 1876	\$ 533,899	\$ 92,532	\$ 19,900	\$ 606,531
E. W. Goodyhoontz	Waukon....	March 1877	1,346,787	323,402	144,739	1,525,450
J. J. Running....	Decorah....	March 16, 1872	1,574,332	169,001	117,697	1,625,636
Geo. Hemerath....	Ossian....	Feb. 11, 1897	226,256	15,167	400	241,023
Wm. Wiese....	Danbury....	Jan. 15, 1890	388,865	99,935	21,055	467,145
M. E. Twitchell....	Moville....	Feb. 20, 1889	507,927	240,686	119,313	629,300
T. C. Rone....	Northwood....	March 25, 1882	1,876,932	410,715	308,443	1,979,204
W. W. Sheplee....	Clarion....	June 28, 1890	1,035,953	415,921	218,040	1,233,834
			\$163,997,688	\$41,794,668	\$28,021,462	\$177,770,294
L. W. Mansfield....	Ce'r Rapids....		114,992	93,041	40,866	167,167
J. E. Mulroney....	Ft. Dodge....	June 11, 1898	528,369	640,060	472,908	701,521
P. H. Handley....	Lisbon....	Sept. 12, 1898	264,885	112,062	32,095	344,852
O. L. F. Browne....	Des Moines....	Feb. 17, 1900		780,627	15,315	765,312
F. D. Babcock....	Ida Grove....	Sept. 15, 1897	509,722	966,417	259,767	1,216,372
Geo. M. Smith....	De Witt....	March 12, 1900		274,972	4,300	270,672
C. W. Coffin....	Spencer....	Oct. 10, 1895	1,616,870	1,406,144	1,584,751	1,528,263
H. H. Ramsay....	Waterloo....	Aug. 8, 1898	849,520	632,687	84,710	1,397,497
Sidney Coon....	Ainsworth....	Sept. 5, 1900		477,886	25,006	452,880
E. A. Evans....	Waterloo....	Feb. 1, 1899	250,050	319,340	91,190	478,200
Ira B. Thomas....	Des Moines....	Sept. 27, 1900		148,215	11,400	136,815
C. E. Harsh....	Des Moines....	Jan. 1893	14,090,632	5,044,530	1,981,184	17,145,954
J. C. Baker....	Emmetsburg....	March 4, 1897	1,467,455	933,483	387,937	2,013,001
			\$ 19,692,495	\$11,925,470	\$ 4,999,429	\$ 26,618,536
			\$183,690,183	\$53,719,538	\$33,020,891	\$204,388,830
J. B. Herriman....	Des Moines....	Jan. 1, 1884	\$ 71,735,239	\$22,181,207	\$ 13,117,283	\$ 80,799,163
O. L. F. Browne....	Des Moines....	April 24, 1899	704,138	651,428	73,046	1,282,514
S. W. Flint....	Des Moines....	July 1, 1896	1,671,360	282,429	511,597	1,442,192
			\$ 74,110,737	\$ 23,115,058	\$ 13,701,926	\$ 83,523,869
W. S. Hazard....	Des Moines....	Feb. 10, 1899	\$ 1,521,789	\$ 285,955	\$ 965,444	\$ 842,300
W. A. Rutledge....	Des Moines....	March 4, 1893	4,044,952	1,132,771	1,946,951	3,230,772
E. D. Sanborn....	Estherville....	June 4, 1898	1,433,070	1,147,495	861,275	1,719,290
O. L. F. Browne....	Des Moines....	March 4, 1899	480,996	319,582	266,258	534,320
W. W. Sheplee....	Clarion....	June 11, 1900		132,097	16,700	115,397
E. H. Onlandorf....	C. Bluffs....	June 13, 1898	196,352	33,287	45,275	184,364
S. W. Flint....	Des Moines....	Feb. 1, 1900		247,231	575	246,656
			\$ 7,677,159	\$ 3,298,418	\$ 4,102,478	\$ 6,873,093
			\$265,478,070	\$80,133,014	\$50,825,205	\$204,785,795

TABLE

Number.	COUNTY.	NAME OF COMPANY	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
1	Adair	Farmers Mut. F. Ins. Ass'n of Adair Co.		\$ 2,660.53	\$ 303.50	\$ 2,964.03
2	Adams	Farmers Mut. Ins. Ass'n of Adams Co.		5,184.12	243.19	5,427.31
3	Allamakee ..	German Farmers.....	\$ 74.52	1,239.15	44.00	1,357.67
4	Allamakee....	Scandinavian Mut. Protective Ass'n	381.49	523.51	26.90	931.90
5	Adair	Greely Farmers Mut. Fire Ins. Co.....	146.00	271.32	54.28	471.60
6	Benton	Eden Fire Ins. Co.....	634.44	2,301.31	269.52	3,205.27
7	Benton	Iowa Twp. Mut. Fire Ins. Co.....	28.73	4,698.37	45.00	4,772.10
8	Benton	Vinton Mut. Fire Ins. Co.....	366.91		68.81	435.72
9	Black Hawk..	Danish Mut. Ins. Ass'n.....	195.18		96.22	291.40
10	Black Hawk..	Farmers Mut. F. and L. Ins. Ass'n of Black Hawk Co.....		6,183.24	578.25	6,761.49
11	Boone	Farmers Mut. Ins. Co. of Boone Co.....		2,090.62	2,191.46	4,282.08
12	Boone	Swedish Mut. Ins. Ass'n.....		380.10	365.94	746.04
13	Bremer	Bremer Co. Farmers Mut. F. Ins. Co.....	154.90	5,447.09	1,148.16	6,750.15
14	Bremer	First German Mut. F. Ins. Co. of Maxfield.....		6,000.00	624.14	6,624.14
15	Bremer	German Farmers F. L. & Windstorm Co.....	139.14		1,652.60	1,791.74
16	Buchanan ..	Consolidated Patrons and Farmers.....	258.46	7,242.45	156.93	7,657.84
17	Buena Vista..	Farmers Mut. F. and L. Ins. Ass'n.....	1,316.09	2,588.66	1,097.50	5,002.25
18	Butler	Butler Co. Mut. F. and L. Ins. Co.....	558.06	5,614.53	7,343.86	13,516.45
19	Calhoun	Farmers Mut. Ins. Co.....	86.80		332.85	787.34
20	Calhoun	Ger. Mut. Ins. Co. F. L. and Wind Storm.....		308.34	91.45	399.79
21	Carroll	Farmers Mutual.....		1,406.46	109.79	1,516.25
22	Crawford ..	Ger. Mut. F. L. T. Wind & Cyclone As'n.....	823.96	5,133.59	502.55	6,460.10
23	Carroll	Farmers Mut. Ins. Co. of Roselle.....		1,709.63	391.81	2,101.44
24	Carroll	Mount Carmel Mut. Fire Ins. Co.....	7.79		55.80	63.59
25	Cass	Cass Co. Farmers Mut. Fire Ins. Ass'n.....	493.90	3,455.30	60.58	4,550.78
26	Cass	Protective Ass'n of Noble Twp.....	170.32		223.35	393.67
27	Cass	Victoria Mut. Ins. Ass'n.....		64.76	39.71	104.47
28	Cedar	Springdal Mut. Fire Ins. Co.....		2,775.85	699.97	3,475.82
29	Cerro Gordo..	Cerro Gordo Farmers Mut.....	1,427.91	2,217.32	393.95	4,039.18
30	Cherokee	Maple Valley.....	133.26	665.00		798.26
31	Cherokee	Western Cherokee Mut. F. & L. Ins. Ass'n.....	2,426.25	52.66	808.61	3,287.51
32	Chickasaw ..	Chickasaw Co. Farmers Mut. Ins. Co.....	546.60	3,671.53	252.38	3,923.91
33	Clay	Farmers Mut. F. & L. Ins. Ass'n.....	3,081.07		656.49	4,254.16
34	Clayton	Farmers Mut. F. & L. Ins. Co.....	989.18	8,009.66	754.77	9,753.61
35	Clayton	Farmers Mut. Ins. Co. of Garnaville.....	54.75	2,649.56	306.77	3,011.08
36	Clayton	Communia Farmers Mut. Fire & L. Ass'n.....	339.01	95.92	346.48	781.41
37	Clinton	Farmers Mut. F. and L. Ins. Co.....	383.00	6,117.24	1,042.40	7,542.64
38	Clinton	German Farmers Insurance Co.....	25.88	1,726.47	44.00	1,796.35
39	Clinton	German Mut. F. & L. Ins. Co.....	318.07		15.00	333.07
40	Clinton	Ger. Mut. T. & L. Ass'n of Clinton Co.....	35.85	67.10	28.52	131.47
41	Clinton	German Mut. Insurance Ass'n.....	5.31	493.34	110.60	609.25
42	Crawford ..	Farmers Mut. Insurance Society.....		4,543.50	157.50	4,701.00
43	Crawford ..	Mut. F. L. T. & W. S. Ins. Co. of German Farmers.....	3,743.56	5,599.54	1,037.54	10,380.64
44	Dallas	Farmers Mut. Ins. Ass'n of Dallas Co.....	30.11	767.03	1,919.11	2,656.25
45	Dallas	Patrons Mut. Fire Insurance Co.....	357.66	2,662.00	908.97	3,928.69
46	Decatur	Decatur Co. Farmers Mut. Ins. Co.....	4.00		61.10	65.10
47	Delaware	Farmers Mut. F. & L. Insurance Co.....	10.92	1,098.63	152.50	1,262.05
48	Des Moines ..	Des Moines Co. F'mrs Mut. F. Ins. Co.....	288.00	1,638.00	760.00	2,686.00
49	Des Moines ..	German Mut. Aid Fire Ass'n.....			47.85	47.85
50	Des Moines ..	German Catholic Mut. F. Ins. Ass'n.....	259.28	423.45	0.60	672.42

IOWA INSURANCE REPORT.

TABLE No. 2.

Amount of losses rec'd during the year.	Amount rec'd by agents for services dur- ing the year.	Amount rec'd by officers and employes during the year.	Amount of other expenses.	Total expenses for all pur- poses during the year.	Balance cash on hand Decem- ber 31, 1900.	Amount of loss- es adjusted but not yet paid.	Number and amount of losses resist- ed or in litiga- tion.	Amount of any other liabil- ities.	Cost per \$1.00 during year.	Cost per \$1.00 for past five years
1.16	116.85	95.95	131.46	2,064.03		462.00		33.03	3.66	11.55
1.17		193.15	1,532.04	5,497.31				720.00	3.57	14.65
1.18		101.27	456.08	1,028.26					.78	3.15
1.19		149.20		625.13					1.15	
1.20		109.20	34.60	471.60					2.38	10.25
1.21	105.16	126.00	57.52	2,534.98	320.41		56.00	284.10	2.60	12.64
1.22		87.00	57.04	3,201.93	1,480.17				2.78	13.30
1.23	68.81	15.60	35.42	134.83	300.89				.35	.40
1.24		108.50	10.00	118.50	172.90				3.45	3.45
1.25	399.57	1,340.13	1,097.71	6,377.41	384.08				1.80	26.00
1.26		395.20	171.80	4,282.08				2,955.00	1.75	8.00
1.27		87.50	41.55	595.12	150.92	20.00			1.16	6.37
1.28		248.00	90.70	6,539.76	210.39				2.24	9.52
1.29		431.00	153.43	5,161.85	1,462.29		2,200.00		2.12	7.78
1.30		161.00	11.00	1,791.74			1,204.34		1.28	6.70
1.31	114.00	500.00	378.93	7,594.48	63.36		2,500.00		3.50	16.75
1.32	400.00	303.36		5,002.25					2.79	8.10
1.33	727.57	428.50	188.18	13,241.79	274.66			1,000.00	4.37	12.00
1.34	284.00		79.30	771.35	15.99				1.74	12.59
1.35	48.55	74.05	15.66	304.01	95.78	300.00			1.08	8.91
1.36	71.75	87.00	16.00	1,516.25					5.16	18.54
1.37		530.29	52.98	2,645.47	3,814.63				1.44	6.79
1.38		187.38	108.20	1,920.98	231.46				3.06	
1.39			55.80	55.80	7.79			39.65	.13	.70
1.40	303.50	381.25	381.41	4,436.38	114.40	300.00			3.83	17.58
1.41		73.90	10.65	234.55	159.12				.77	6.33
1.42		6.00	11.56	78.56	25.91				.55	8.28
1.43		417.70	119.53	3,475.82				406.81	2.98	8.80
1.44	361.00	516.50	156.03	2,744.28	1,204.90		80.00	420.22	1.67	11.87
1.45		79.00	30.30	517.80	280.46				1.17	12.47
1.46	333.00	99.9	242.63	2,808.68	388.83				1.58	8.48
1.47		477.83	260.33	3,923.91			13.50	2,600.00	2.00	10.50
1.48	282.00	431.95	255.61	2,053.01	2,231.15				1.62	14.76
1.49	350.00	450.87	3,103.72	9,202.66	460.95				3.09	13.25
1.50		311.57	427.91	1,956.31	1,054.77	1,800.00			1.41	3.50
1.51	39.50	261.65	88.10	757.89	23.52	36.00		300.00	.57	10.38
1.52	270.00	761.63	888.02	7,542.64				393.74	3.27	13.33
1.53		258.15	27.03	1,302.18	494.17				1.74	9.15
1.54		34.75	28.77	133.89	199.18				.41	3.50
1.55	5.70	51.45	25.30	82.45	49.02				.20	3.21
1.56		197.00	124.24	537.94	71.31				1.30	
1.57		377.14	111.49	2,809.44	1,831.56				2.46	13.60
1.58		1,921.31	54.50	5,857.96	4,522.68				2.07	7.69
1.59	256.41	169.35	543.41	2,498.27	157.98			1,584.00	2.87	14.00
1.60	176.00	433.43	85.39	3,740.10	188.59	990.00		500.00	4.04	15.54
1.61	30.05	22.00	9.85	61.90	3.20				.61	
1.62	42.05	98.00	19.12	1,249.92	12.13				2.60	6.10
1.63	105.00	176.00	64.00	2,613.00	43.00			500.00	2.14	9.50
1.64		39.50	8.35	47.85		140.00				4.30
1.65	108.00	10.00	4.50	128.50	563.92					

TABLE

Number.	COUNTY.	NAME OF COMPANY	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
51	Des Moines..	Mut. German Protestant F. Ins Assn.....	942.15	.....	1,322.74	2,264.89
52	Des Moines..	Swedish Mut. F. Ins. Assn. of Des M. Co.....	.....	880.97	400.00	1,280.97
53	Des Moines..	Swedish Lutheran Mut. Fire Ins. Assn.....	1,469.43	.....	713.35	2,181.78
54	Dickinson ..	Dickinson Co. Farmers Mut. Ins. Co.....	56.50	716.39	401.23	1,174.12
55	Dubuque	Dubuque Co. Farmers Mut. Ins. Assn.....	284.53	3,247.75	1,012.55	4,544.83
56	Dubuque	Cascade Farmers Mutual F. and L. Assn.....	.....	28.84	116.88	145.72
57	Emmet.....	Frmrs M. F. & L. Ins. Assn. of Emmet Co.....	.....	824.94	649.85	1,474.79
58	Fayette.....	Fayette Co. Farmers Mut F. Ins. Assn.....	4,604.85	5,521.00	684.00	10,809.85
59	Fayette.....	German Mut. F. Ins. Co. of Eldorado.....	25.21	1,092.41	.....	2,017.62
60	Floyd.....	Floyd Co. Farmers Mutual Ins. Co.....	160.92	5,382.80	114.00	5,656.72
61	Franklin.....	Franklin County Farmers Insurance.....	1,505.63	.....	1,309.99	2,815.62
62	Fremont.....	Farmers Mutual F. and L. Ins. Assn.....	.....	62.71	120.00	188.80
63	Greene.....	Farmers Mutual F. and L. Ins. Assn.....	546.80	3,349.00	956.35	4,852.24
64	Grundy.....	Farmers Mutual F. and L. Ins. Co.....	241.74	8,203.97	621.44	9,127.15
65	Guthrie.....	Farmers Mut. F. Ins. Assn. of Menlo.....	73.73	1,704.47	778.06	2,556.26
66	Hancock.....	Farm Mut. Ins. Co. of the Germ. Soc. of M. E. Church.....	.....	1,070.36	900.00	1,970.36
67	Hancock.....	Hancock Co. Frmr Mut. F. & L. Ins. As.....	1,377.73	.....	1,225.99	2,603.72
68	Hardin.....	Farmers Mut. Ins. Co. of Hardin Co.....	.....	3,222.00	587.79	3,809.79
69	Hardin.....	Providence Twp. Mutual Ins. Assn.....	.....	.....	400.59	400.59
70	Harrison.....	Harrison Co. Farmers Mut. Ins. Assn.....	1,663.00	6,010.00	312.00	7,985.00
71	Henry.....	Henry Co. Farmers Fire Ins. Co.....	398.24	4,282.86	839.21	5,520.31
72	Henry.....	Svea Mut. Protective Fire Ins. Co.....	1,145.53	.....	152.59	1,298.12
73	Howard.....	Howard & Winneshiek Co. F. & L. Ins. A.....	277.00	5,000.00	.....	5,277.00
74	Humboldt ..	Humboldt Mutual Insurance Company.....	3,271.11	1,851.87	646.43	5,769.41
75	Ida.....	Blaine Center Mutual F. and L.....	.....	2,350.00	674.00	2,924.00
76	Iowa.....	Lenox Mutual.....	67.72	.....	83.50	151.22
77	Iowa.....	Patrons Mutual.....	.....	1,445.84	968.26	2,414.10
78	Jackson.....	Farmers Mutual Aid Association.....	1,463.61	5,423.21	570.43	7,457.25
79	Jasper.....	Farmers Mut. F. & L. Assn. of Jasper Co.....	939.36	8,653.86	1,292.23	10,885.45
80	Jefferson ..	Farmers Insurance Union.....	.....	774.41	402.88	1,177.29
81	Johnson.....	Lincoln Mutual Insurance Company.....	4.40	3,166.64	706.85	3,877.89
82	Johnson.....	North-Western Farmers Mutual.....	767.00	303.00	712.00	1,782.00
83	Johnson.....	Liberty, Sharon and Washington Twps.....	127.13	797.25	70.57	994.95
84	Johnson.....	Union Farmers Mutual Insurance Co.....	21.05	1,486.25	285.58	1,793.88
85	Jones.....	German Mutual Fire and L. Ins. Co.....	940.85	1,505.93	25.25	2,472.03
86	Jones.....	Bohemian Farmers Mutual.....	59.15	131.62	6.00	196.77
87	Keokuk.....	Farmers Pioneer Mutual.....	.....	5,980.55	594.00	6,574.55
88	Keokuk.....	Prairie Farmers Mutual Insurance Co.....	.....	5,011.00	.....	5,011.00
89	Kossuth.....	Kossuth County Mutual.....	640.22	2,187.84	393.58	3,221.64
90	Lee.....	Lee Co. Farmers Home Mut. Ins. Co.....	103.97	412.15	100.93	617.05
91	Lee.....	Peoples Mutual Ins. Co. of Lee Co.....	228.18	985.50	98.70	1,312.38
92	Linn.....	Bohemian Mut. Ins. Assn. of Cedar Rapids	408.04	.....	338.65	746.69
93	Linn.....	Brown Twp. Mutual Insurance Assn.....	798.88	.....	862.38	1,661.26
94	Linn.....	Ceska Farneska.....	1,090.28	1,947.94	412.37	3,450.59
95	Linn.....	Linn Twp. Farmers Mutual Ins. Assn.....	147.52	2,445.28	577.14	3,169.94
96	Linn.....	West Side Mutual Fire Ins. Assn.....	114.35	4,486.97	1,000.00	5,601.32
97	Louisia.....	Farmers Mutual Fire Insurance Co.....	254.82	1,371.54	413.08	2,039.44
98	Lucas.....	Farmers Mutual Fire and L. Assn.....	295.00	1,466.60	79.24	1,840.84
99	Madison.....	Madison County Mutual Insurance Co.....	.....	1,357.00	321.05	1,678.05

IOWA INSURANCE REPORT.

55

NO. 2.—CONTINUED.

Amount of losses paid during the year.	Amount rec'd by agents for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand December 31, 1900.	Amount of losses adjusted but not yet paid.	Number and amount of losses resisted or in litigation.	Amount of any other liabilities.	Cost per \$1,000 during year.	Cost per \$1,000 for past five years
100.00	353.00	48.57	415.97	1,848.02	1.50				.71	1.71
	358.50	56.13	521.08	759.89					1.02	7.15
	540.61	146.11	2,044.25	137.53					1.89	18.89
	194.00	71.00	913.00	261.12	10.00				2.12	4.71
	1,019.40	142.56	4,403.56	81.27				18.21	3.24	10.09
	42.66	36.00	140.22	5.50				60.00	.63	
	198.00	235.85	1,474.79					275.70	2.58	11.49
	650.00	495.00	6,050.45	4,159.40					2.50	12.50
	147.52	341.65	1,857.97	159.65					1.50	
		278.89	5,031.86	634.86					1.79	8.81
		28.00	1,382.46	1,433.16					1.80	7.66
	73.00	19.50	188.80					21.26	1.37	9.89
	352.00	417.31	4,852.24		16.10				3.13	12.80
		243.31	8,720.02	407.13					4.23	13.00
	349.03	246.57	2,542.75	13.51					3.25	13.82
	180.00	275.47	1,948.51	21.85					2.24	9.19
	146.00	98.50	547.90	2,055.82					.84	4.95
		376.00	3,009.79						1.71	10.56
		60.50	490.59					280.84	.95	11.09
	86.00	380.00	7,985.00						3.82	15.00
		771.77	4,292.1	1,228.20					2.6	
		58.50	64.70	1,233.42					.31	1.76
	461.00	510.89	4,926.49	350.51					2.93	13.00
	338.00	362.04	1,534.08	4,235.33					.88	4.08
	149.00	184.50	2,775.74	148.86					4.33	19.89
	24.00	21.00	138.33	12.89					.30	8.10
		371.50	2,414.10					698.32	1.57	6.92
	201.04	426.88	4,425.70	3,031.55					1.80	12.41
	1,858.58	370.00	10,739.08	146.37	167.42			1,906.72	4.00	19.38
	100.95	105.88	1,177.29					294.60	1.40	12.50
		241.75	3,623.72	254.17					3.90	12.18
		338.00	1,782.00						1.27	12.55
		47.00	752.31	242.64	200.00				1.02	9.24
		121.05	1,782.73	11.05			75.00	100.00	4.83	13.24
		298.24	1,843.47	628.56					2.31	11.38
		9.00	117.60	79.17					1.00	
		228.50	6,228.08	346.47				550.00	4.74	
	250.00	317.50	5,001.30	9.70					2.31	13.30
	250.00	339.34	2,955.09	1,166.55					1.18	6.65
		101.25	677.05					27.43	16.17	
		175.60	1,165.60	146.78	450.60				2.25	8.75
		137.48	207.85	538.84					.62	
		258.00	1,540.07	119.19				400.00	1.72	10.19
	325.70	117.30	2,090.67	1,359.92					1.76	11.70
		380.55	2,722.14	447.80			297.00		2.42	10.40
	12.50	437.77	5,487.84	113.48	576.10			1,405.00	3.00	15.00
	206.54	349.81	1,814.61	204.83					1.45	11.50
	76.00	146.27	1,628.08	213.12					4.42	19.82
	252.80	93.15	1,678.05		25.00				2.30	18.08

TABLE

Number.	COUNTY.	NAME OF COMPANY.	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
101	Marshall.....	Iowa Valley Mut. Ins. Co.	471.98	1,280.66	.....	1,752.64
102	Marshall.....	Marshall Co. Farmers M. F. Ins. Co.	671.14	2,099.47	.....	2,770.61
103	Mitchell.....	Farmers Mut. F. Ins. Co. of Mitchell Co.	120.38	3,732.08	25.64	3,878.10
104	Mitchell.....	German Farmers Mut.	114.83	645.67	153.14	913.64
105	Monona.....	Farmers Mut. Fire Ins. Ass'n.....	258.12	1,287.03	121.00	1,666.15
106	Montgomery.....	Villisca Mut. Fire Ins. Co. ....	.....	337.68	355.52	693.20
107	Muscatine.....	Farmers Mut. Fire and Lightning Co.	818.00	2,192.80	126.08	3,136.88
108	Muscatine.....	White Pigeon Fire and Lightning .....	.....	4,157.58	1,291.43	5,449.01
109	Osceola.....	Farmers Mut. F. and L. Ins. Ass'n of Osceola Co. ....	.....	610.77	355.88	966.65
110	O'Brien.....	Farmers Mut. F. and L. Ins. Ass'n.....	652.01	2,130.39	680.63	3,463.03
111	Page.....	Morton Farmers Mut. Ins. Ass'n.....	.....	4,488.63	271.92	4,760.55
112	Palo Alto.....	Farmers Mut. Ins. Ass'n.....	477.87	2,431.30	721.60	3,630.77
113	Plymouth.....	Farmers Mut. Ins. Ass'n.....	83.70	1,401.45	54.00	1,539.15
114	Pocahontas.....	Pocahontas Co. Mut. F. and L. Ins. Ass'n	229.49	2,091.13	1,184.41	3,505.03
115	Polk.....	Farmers Mut. Ins. Co.	287.49	4,827.98	2,519.67	7,635.14
116	Polk.....	Swedish Mut.	1,943.85	.....	563.45	2,507.30
117	Pottawattamie	Pottawattamie Co. Farmers Mut. Fire...	428.00	6,648.97	1,400.00	8,476.97
118	Poweshiek.....	Poweshiek Co Farmers Mut. ....	.....	3,518.06	217.56	3,735.62
120	Ringgold.....	Farmers Mut. F. Ins. Ass'n of Ringgold Co. ....	.....	1,178.08	451.09	1,629.17
121	Sac.....	Sac Co. Farmers Mut. Fire Ins. Co.	57.33	3,415.43	715.41	4,188.17
122	Scott.....	Scott Co. Farmers Mut. Ins. Co.	141.09	.....	195.84	336.93
123	Scott.....	German Mut. Fire Ins. Co.	8,210.14	3,301.80	671.11	12,183.05
124	Scott.....	Mut. F. Self Ins. Co. of German Householders.....	2,255.10	.....	787.05	3,042.15
125	Scott.....	Wolcot Mut. Fire Ins. Co.	2,991.85	.....	901.14	3,892.99
126	Shelby.....	Danish Mut. Fire Ins. Co.	328.34	1,697.83	311.61	2,337.74
127	Shelby.....	Farmers Mut. Ins. Co. ....	.....	3,037.16	782.30	3,819.46
128	Shelby.....	Westphalia Farmers Society.....	346.84	.....	144.58	491.42
129	Shelby.....	Farmers Mut. Hail Ass'n.....	1,699.91	1,256.84	103.12	3,059.86
130	Sioux.....	Farmers Mut.	399.18	1,111.00	.....	1,510.18
131	Sioux.....	German Farmers.....	809.94	2,821.20	533.97	4,165.11
132	Story.....	Farmers Mut. ....	.....	3,318.25	3,311.43	6,629.68
133	Story.....	Farmers Mut. Ins. Co.	760.86	2,174.82	1,413.58	4,349.26
134	Story.....	Fieldberg Mut. Ins. Co.	31.00	149.27	97.90	278.17
135	Tama.....	Farmers Mut. Aid Co. ....	.....	3,422.41	615.00	4,037.41
136	Tama.....	Mut. Fire Ins. Ass'n of German Farmers of Tama Co.	382.01	1,187.34	191.00	1,760.35
137	Taylor.....	Farmers Mut. Ins. Co. ....	.....	218.09	7.04	225.13
138	Taylor.....	Farmers Mut. Fire and Lightning Ins. Ass'n of Taylor Co. ....	.....	523.02	133.63	656.65
139	Van Buren.....	Southern Van Buren Co. ....	.....	1,338.05	180.00	1,518.05
140	Van Buren.....	Farmers Mut. Protection Ass'n.....	98.7	.....	102.17	200.87
141	Wapello.....	Kirkville Mut. F. and L. Ins. Ass'n.....	450.87	1,366.0	171.47	1,988.43
142	Wapello.....	Munterville Mut. Fire & Lightning Ass'n	2.18	270.00	144.37	416.55
143	Warren.....	Warren Co. Farmers Mut.	135.00	775.96	247.39	1,158.35
144	Wayne.....	Wayne Co. Farmers Mut. Fire Ins. Co.	25.42	1,907.09	550.00	2,482.51
145	Webster.....	Farmers Mut. Ins. Ass'n.....	.....	3,813.95	5,318.05	9,132.00
146	Webster.....	Scandinavian Mut.	822.39	.....	1,700.84	2,523.28
147	Washington.....	Farmers Mut. Ins. Co.	1,837.59	8,652.76	1,320.43	11,810.78
148	Winneshiek.....	Farmers Mut. Fire & Ligh. Ins. Ass'n.....	.....	807.03	924.24	1,791.27
149	Winneshiek.....	Bohemian Mut. Protective Ass'n.....	1,794.84	.....	424.75	2,219.59
150	Winneshiek.....	Farmers Mut.	964.02	2,853.30	253.50	4,069.82

IOWA INSURANCE REPORT.

57

No. 2—CONTINUED.

Amount of losses paid during the year.	Amount received by agents for services during the year.	Amount received by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand December 31, 1900.	Amount of losses adjusted but not yet paid.	Number and amount of losses resisted or in litigation.	Amount of any other liabilities.	Cost per \$1,000 during year.	Cost per \$1,000 for past five years.
1,047.49		80.88		1,137.37	615.27				1.20	6.00
1,064.55		80.77	87.29	1,232.61	938.00				1.27	10.75
2,470.43		180.80	106.28	2,856.61	1,021.49	81.00		19.80	1.50	12.00
449.39		100.50	8.04	557.82	355.82				.79	4.09
713.30	54.50	132.25	119.00	1,019.01	647.14		1,233.00		3.23	12.73
395.50	230.50	48.00	19.20	693.20				126.63	1.08	13.31
1,320.25		354.00	50.10	1,924.35	1,212.53				1.83	12.00
4,320.54	644.37	305.60	159.00	5,449.01		270.38		841.79	2.41	12.05
440.00	104.00	68.50	80.73	693.23	273.42				1.11	10.83
2,058.06	423.00	288.84	131.42	2,901.32	561.71			204.57	2.49	12.80
3,853.66		500.00	316.89	4,760.55				40.91	3.12	11.15
2,130.15	280.00	326.82	124.87	3,070.84	559.93				1.07	10.35
1,210.95		63.35	32.00	1,306.90	232.25				1.70	5.42
1,053.58	392.00	455.73	272.88	3,074.19	430.84				2.60	12.00
2,414.11	725.00	656.81	3,708.08	7,504.00	131.14			1,000.00	2.32	12.12
15.00		185.50	8.35	208.85	2,208.45				1.12	7.21
5,733.85	846.45	939.45	535.00	8,054.75	422.22			60.00	2.34	12.93
1,438.03	107.00	455.00	476.08	3,476.11	259.51			60.00	1.76	7.45
992.54	272.97	255.62	138.04	1,659.17					2.29	14.48
2,333.78	400.00	154.00	238.35	3,126.13	1,062.04				1.75	15.07
84.00	194.00		57.58	336.58					.76	4.34
3,993.00	49.80	396.00	525.97	4,064.77	8,118.28				2.00	6.00
1,625.00		193.50	37.60	1,856.10	1,186.05				1.49	5.11
1,150.78		159.00	45.35	1,395.13	2,527.86				2.20	4.71
875.05		902.84	63.00	1,841.79	495.99				1.08	6.20
3,070.56	117.50	425.84	205.56	3,819.46					3.07	
146.00		300.91	35.59	476.50	14.02				.88	3.95
1,433.23		111.00	21.85	1,566.08	1,493.81				12.16	
1,007.54		101.30	114.40	1,223.30	286.88				2.30	12.40
1,742.53	215.00	279.00	101.15	2,337.18	1,827.93				1.50	8.50
5,139.17	427.00	417.89	448.62	6,029.68				2,600.00	4.92	17.54
1,421.49	316.81	277.35	103.97	3,122.62	1,226.64	25.00			2.71	10.50
58.00	48.95	67.75	23.59	208.29	69.88				1.20	12.82
1,945.05	615.00	355.05	101.61	2,987.31	1,050.10				2.59	13.61
1,171.50	345.62	232.25	41.66	1,751.03	9.32	1,200.00			1.43	6.43
119.50	12.50	60.00	6.85	195.85	29.28				1.49	
419.50	56.00	33.75	82.17	591.42	65.23				5.76	
1,154.89		200.42	129.91	1,485.02	35.03	743.00			2.06	15.25
15.00		145.01	10.85	171.46	29.41				.27	1.20
1,071.77	171.47	85.00	58.19	1,986.43	2.00				4.67	29.15
292.00		13.85	15.70	311.55	105.00	35.00			1.57	7.08
954.68	61.35	87.40	47.92	1,156.35	2.00			114.00	3.90	17.33
1,246.94	1,202.45	107.11	56.52	2,473.09	9.41			550.00	2.97	11.50
8,494.18	1,041.03	949.60	657.19	9,132.00				7,312.00	3.64	14.20
1,753.71	236.90	234.55	208.39	2,433.55	89.73			150.00	2.07	8.82
7,307.11	1,214.54	776.75	322.84	9,981.24	1,820.54				2.20	11.00
946.26	180.54	305.20	280.49	1,712.49	78.78				1.70	6.01
938.00		122.70	22.25	1,080.95	1,138.64				1.78	9.08
2,154.43		163.80	64.77	2,383.00	1,686.82				2.00	7.50

TABLE

Number.	COUNTY.	NAME OF COMPANY.	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
151	Winneshie...	Norwegian Mut. Protective Ass'n.....	701.00	3,539.01	112.00	4,352.01
152	Winneshie...	German Mut. Fire Ins. Co.....	282.67	240.89	24.88	548.44
153	Woodbury....	M. F. L. & T. Ins. Co. of German Farmers of Woodbury Co.....	255.60		298.40	554.00
154	Woodbury....	Woodbury Co. Farm. Mut. F. Ins. Ass'n..	231.22	1,131.18	808.55	2,170.95
155	Worth.....	Farmers Mut.....	1,780.03	50.45	1,387.70	3,228.18
156	Wright.....	Farm. Mut. of Wright and adjoining co.'s.	452.16	2,332.36	773.81	3,558.33
		STATE MUT. FIRE ASSESSMENT ASS'NS.	\$78,552.97	\$322,061.08	\$ 90,733.23	\$491,347.28
		Cedar Rapids Mut. Ins. Ass'n.....	260.55		1,175.95	1,436.48
		Central Iowa Mut. Fire Ass'n.....	220.37	7,974.21	1,712.00	9,907.18
		Equity Wind Mill Mut. Ins. Ass'n.....	63	7,204.56	498.29	7,703.45
		Farm Property Mut. Ins. Ass'n of Iowa..			2,268.49	2,268.49
		Grain Shippers Mut. Fire Ass'n.....	750.21	3,924.78	12,257.75	16,950.74
		Iowa Mut. Assessment F. Ins. Ass'n.....			1,437.37	1,437.37
		Iowa Mercantile Mut. Fire Ins. Ass'n....	1,246.13	23,400.01	1,389.54	26,035.68
		Machinery Mut. Ins. Ass'n.....	842.31	8,420.16	9,795.10	19,057.57
		Mut. Fire and Tornado Ins. Ass'n.....			1,553.81	1,553.81
		Property Mut. Ins. Ass'n.....	585.83		2,830.67	3,416.50
		Retail Merch'ts Mut. F. Ins. Ass'n of Iowa			871.59	871.59
		Town Mut. Dwelling House Ins. Ass'n....	1,345.91	13,004.96	19,290.44	33,641.31
		Union Mut. F. and L. Ins. Ass'n.....	870.36	11,010.41	7,606.70	19,487.47
		Total.....	\$ 6,122.28	\$ 74,957.09	\$ 62,688.30	\$143,767.67
		Total County and State Mutual Assessment Fire Associations.....	84,675.25	397,018.17	153,421.53	635,114.95
		EXCLUSIVE TORNADO MUT. ASSESSMENT ASSOCIATIONS.				
		Iowa Mut. Tornado C. and W. Ins. Ass'n..	13,970.16		43,856.22	57,826.38
		Mut. Wind Storm Ins. Ass'n of Iowa.....			1,425.33	1,425.33
		Merchants Tornado Mut. Ins. Co.....	1,529.52	9,864.96	6,306.62	17,701.10
		Total.....	\$15,499.68	\$ 9,864.96	\$ 51,588.17	\$ 76,952.81
		EXCLUSIVE HAIL MUTUAL ASSESSMENT ASSOCIATIONS.				
		Des Moines Mut. Hail Ins. Ass'n.....	41.56	22,401.68	18.96	22,462.20
		Farmers Mut. Hail Ins. Ass'n of Iowa....	3,881.26	145,509.29	9,234.39	158,624.94
		Farm. State Mut. Hail I. Ass'n Emmet Co.	2,834.60	50,793.31	2.35	53,630.26
		Mut. Hail Storm Ins. Ass'n of Iowa.....	105.22	16,221.25	277.14	16,603.61
		Northern Iowa Mut. Ins. Co. (Hail).....		1,911.38	866.19	2,797.57
		South Western Iowa Mut. Hail.....		3,758.22	397.62	4,155.84
		Western Hail Mut. Ins. Co.....		2,797.81	136.43	2,934.24
		Total.....	\$ 6,462.64	\$243,392.94	\$ 10,953.08	\$261,208.66
		Total of all Mutual Assessment Ass'n's...	91,537.49	640,411.11	164,374.61	996,323.61

IOWA INSURANCE REPORT.

59

No. 2—CONTINUED.

Amount of losses paid during the year.	Amount rec'd by agents for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand December 31, 1900.	Amount of losses adjusted but not yet paid.	Number and amount of losses resisted or in litigation.	Amount of any other liabilities.	Cost per \$1.00 during year.	Cost per \$1.00 for past five years.
149.60	111.56	56.22	4,206.17	145.84	582.80				2.68	7.49
39.00	28.92	10.00	45.58	502.80					1.19	
277.00	91.00	21.00	550.25	3.75					1.40	10.75
295.00	274.50	211.28	2,170.95		32.50			243.97	3.45	9.81
372.00	235.28	41.07	3,171.75	56.39					1.60	8.42
	401.00	377.15	2,903.56	654.77					2.31	10.25
\$25,590.04	\$41,442.19	\$30,935.83	\$403,161.39	\$88,185.89	\$9,662.36	\$8,687.34	\$30,978.30	\$2.87		
251.45	305.82	840.20	1,397.47	39.01		500.00	643.22	8.35		
1,778.26	1,229.33	1,905.13	9,541.66	365.52			1,712.60	13.38		
305.35	1,735.30	1,502.56	7,668.65	44.83	239.69		3,100.00	22.21		
492.64	491.75	749.46	2,268.49				1,901.25	2.90		
5,338.73	1,874.20	1,022.18	15,370.16	1,580.58	1,029.60		1,300.00	13.50		
310.25	900.21	170.35	1,410.31	27.00			425.00	5.12		
5,170.80	3,256.92	6,798.68	25,519.26	516.42	1,953.60		500.00	15.91		
3,420.58	2,846.04	2,077.81	17,434.83	1,622.74	186.65	420.00	2,297.96	12.15		
776.90	213.60	335.81	1,320.31	227.50				2.94		
553.52	399.98	517.65	2,741.20	675.30			1,500.00	5.78		
63.80	205.60	193.14	462.54	409.05		600.00		3.38		
7,000.00	4,469.80	3,451.70	27,781.43	5,859.88				1.61		
3,331.47	2,828.88	1,891.99	17,432.77	2,054.70	285.70			8.07		
\$28,853.75	\$20,757.43	\$21,460.66	\$130,345.08	\$13,422.59	\$3,695.24	\$1,520.00	\$13,380.03	\$6.20		
54,443.79	61,199.62	52,396.49	533,506.47	101,608.48	13,357.60	10,207.34	\$44,358.33	3.27		
23,221.25	13,794.29	5,657.91	56,222.18	1,604.20				71	4.15	
492.63	491.75	279.88	1,425.33					2.10	11.10	
1,620.00	3,930.50	3,866.84	17,701.10		61.95	2,661.95	6,351.44	10.33		
\$25,332.88	\$18,216.54	\$9,804.63	\$75,348.61	\$1,604.20	\$61.95	\$2,661.95	\$6,351.44	1.92		
2,468.42	5,602.16	5,617.92	21,864.12	598.08		900.00	2,547.10	26.58		
10,035.36	14,016.25	8,958.22	148,328.18	10,206.76	25,550.54	2,000.00		40.78	159.82	
12,134.70	12,688.29	4,596.55	50,798.52	2,831.74				28.92		
1,912.58	1,909.14	2,767.19	16,531.93	71.68			1,666.58	29.34		
622.00	394.22	794.88	2,670.84	126.73				21.20		
115.00	152.24	131.35	4,155.84					22.60		
400.00	500.00	824.04	2,731.94	202.30			1,837.56	11.10		
\$27,698.15	\$35,352.30	\$23,690.15	\$247,081.37	\$14,127.29	\$25,550.54	\$2,900.00	\$6,051.24	\$35.90		
52,131.04	97,551.92	76,086.64	780,587.84	115,735.77	38,908.14	13,107.34	50,409.57	3.19		

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the condition and affairs of the

AETNA INSURANCE COMPANY, HARTFORD, CONNECTICUT.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM B. CLARK.

Secretary, WILLIAM H. KING.

Vice-President, EGBERT O. WEEKS.

Assistant Secretaries, A. C. ADAMS, HENRY E. REES.

[Incorporated, June, A. D. 1819. Commenced business, August 17, 1819.]

Home office, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,000,000; subscribed for...	\$ 4,000,000.00
Amount of capital paid up in cash.....	4,000,000.00
Amount of net ledger assets, December 31st of previous year...	\$ 10,391,066.06
Extended at.....	\$ 10,391,066.06

INCOME DURING THE YEAR.

As shown by the books at home office at close of business, December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statements	\$ 399,725.68	\$ 28,544.31	
Net collected.....	\$ 399,725.68	\$ 28,544.31	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	5,082,040.78	422,153.41	
Total.....	\$ 5,481,766.46	\$ 450,697.72	
Deduct gross premiums and bills in course of collection at this date.....	437,631.18	34,956.03	
Entire premiums collected during the year.	\$ 5,044,135.28	\$ 415,741.69	
Deduct re-insurance, rebate, abatement, and return premiums.....	1,160,330.74	105,202.20	
Received for premiums, other than perpetuals.....	\$ 3,883,804.54	\$ 310,539.49	\$ 4,194,344.03
Deposit premiums received on perpetual risks.....			6,784.25
Rents, company's use of own buildings.....	\$	5,472.72	
Interest on real estate mortgage loans, \$936; on other collateral loans, \$499.65.....		1,435.65	
Interest and dividends on stocks and bonds, \$507,268.30; from all other sources, \$1,567.64.....		509,235.94	
Total rents and interest			\$ 516,144.31

IOWA INSURANCE REPORT.

61

Profit on sale or maturity of ledger assets during the year over book values.....	450 00
From all other sources, viz.: (Itemize profit and loss account).....	168.85
Difference in estimate December, 1899, and December, 1900, premiums in course of collection. Q., 1 and 6	44,317.22

Total income during the year..... \$ 4,762,208.66

Total footings..... \$ 15,153,274.72

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses, including \$363,699.72 occurring in previous years.....	\$ 2,874,883.30	\$ 232,389.71
Deduct amounts received for salvages, on losses of the last or of previous years, \$46,307.73; and from re-insurance in other companies \$458,916.85	437,118.23	68,106.35
Net amount paid during the year for losses \$ 2,437,765.07	\$ 164,283.36	\$ 2,602,048.43
Deposit premiums returned.....		2,265.00
Paid stockholders for interest or dividends; amount declared during the year.....		720,000.00
Commissions or brokerage to agents, less received on re-insurances		705,217.59
Salaries, fees and all other charges, officers, \$43,416.66; clerks, \$61,208.98, other employees, \$193,732.75.....		298,358.39
Taxes on premiums, \$79,671.81; on real estate, \$440.45; U. S. internal revenue tax, \$23,770.58; insurance department fees and agents' licenses, \$16,589.76; municipal licenses, \$7,028.67; tax on franchise, \$510.53.....		128,011.80
Advertising, printing and stationery, \$35,291.04; legal expenses, \$3,316.20; repairs and expenses on real estate, \$477.37; furniture and fixtures, \$873.35; miscellaneous, \$270,949.10.....		310,907.06
Losses on sales or maturity of ledger assets, \$26,429.86; other disbursements, viz.: Agents' balances uncollectable, and sundry items, \$5,501.04.....		31,930.90
Total expenditures during the year		\$ 4,798,739.17
Balance		\$ 10,354,535.55

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value real estate (schedule A), unincumbered \$298,059.35..	298,059.35
Mortgage loans on real estate (schedule B), first liens, \$15,600.00.....	15,600.00
Loans secured by pledge of bonds, stocks, or other collaterals, (schedule C).....	3,600.00
Book value of bonds excluding interest, \$6,045,280.36; and stocks, \$3,082,393.55 (schedule D).....	9,127,673.91
Cash in company's office	\$ 2,479.17
Cash deposited in bank.....	803,337.08

Total \$ 805,816.25
Agent's debit balances..... 383,548.88

Total \$ 10,634,298.39

Deduct ledger liabilities:

Agent's credit balances..... 279,762.84

Total net ledger assets, as per balance on page 1..... \$ 10,354,535.55

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$	271.70
Interest accrued on collateral loans.....		90.00
Interest accrued on other assets.....		375.00
Total.....	\$	736.00
Market value, not including interest, in item 9, of bonds and stocks over book value (Schedule D.).....		2,613,147.21
Gross premiums in course of collection December 31st, not more than three months due		472,547.21
Gross assets.....	\$	13,441,005.47
Deduct assets not admitted:		
Agent's debit balances, unsecured.....	\$	15,652.90
Depreciation from book values of the above net Ledger Assets to bring same to market value. —		
Real estate.....		68,059.35
Total.....	\$	83,712.25
Total admitted assets.....	\$	13,357,293.72

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$	75,830.95
Losses in process of adjustment, or in suspense, including all reported and supposed losses		438,064.33
Losses resisted, not outlawed, including interest, costs and other expenses thereon		19,092.00
Total amount of claims for losses.....	\$	532,987.28
Deduct re-insurance due or accrued (give list of companies and amounts), (schedule E)		100,877.38
Net amount of unpaid losses.....	\$	432,109.90
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,662,286.58; unearned premiums (50 per cent.)..	\$	1,331,143.29
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,669,085.29; unearned premiums (<i>pro rata</i>)	\$	1,927,853.87
Gross premiums (less reinsurance) (including both cash and bills) received and receivable upon all unexpired inland nav- igat.on risks, \$192,698.26; unearned premiums (50 per cent.).		96,349.13
Total unearned premiums as computed above.....	\$	3,355,346.29
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received.....		70,851.62
Commissions, brokerages and other charges due to agents and brokers, on premiums paid.....		118,146.80
Return premiums and reinsurance premiums.....		70,888.08
Total amount of all liabilities	\$	4,047,342.69
Joint stock capital actually paid up in cash.....	\$	4,000,000.00
Divisible surplus.....		5,309,951.03
Total.....	\$	13,357,293.72

MISCELLANEOUS.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 586,375.155	\$ 6,606,629.53	\$ 6,906,484	\$ 181,276.04
Written or renewed during the year.....	449,746.863	5,082,040.78	137,715,918	422,153.41
Total.....	\$ 1,036,122.018	\$ 11,688,670.31	\$ 144,622,402	\$ 603,429.45
Deduct those expired and marked off as terminated.....	412,647,827	4,584,408.42	137,010,697	368,031.90
In force at the end of the year.....	\$ 623,474,191	\$ 7,104,261.89	\$ 7,611,705	\$ 235,397.55
Deduct amount reinsured.....	69,700,987	772,890.02	1,449,608	42,639.29
Net amount in force.....	\$ 553,773,204	\$ 6,331,371.87	\$ 6,362,097	\$ 192,658.26
Perpetual risks (not included above), \$3,187,928.00.	Premiums on same, \$74,580.65.			
Largest amount written on any one risk, not deducting reinsurance, \$100,000.				

GENERAL INTERROGATORIES.

Losses incurred during the year, (fire, \$2,469,278.79; Marine and Inland, \$153,246.21).	\$ 2,622,525
Total amount of the company's stock owned by the directors at par value.....	218,000
Loaned to stockholder's, not officers.....	3,600
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.	Tornado Risks.	Aggregate.
Gross risks written.....	\$ 5,160,719.00	\$ 538,908.00	\$ 5,699,627.00
Gross premiums received.....	73,615.04	3,148.85	76,763.89
Losses paid.....	49,516.55	61.21	49,577.76
Losses incurred.....	55,347.13	41.21	55,388.34
Amount at risk.....	7,490,401.00	1,348,021.00	8,838,422.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the United States Branch of the

AACHEN AND MUNICH FIRE INSURANCE COMPANY, OF AIX-LA-CHAPELLE, GERMANY.

Organized under the laws of Germany, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Trustees in the United States:—Charles A. Schieren, of Brooklyn, N. Y.; Henry E. Owen, of New York City; Ernst Thalmann, of New York City.

[Organized or incorporated, June 24, 1825. Manager for United States Joseph A. Kelsey. Principal office in United States, Chicago, Ill. Commenced business in United States, May 1, 1895.]

Statutory deposit.....	\$ 200,000.00
(a) Amount of net ledger assets, December 31st of previous year.....	783,997.91

INCOME DURING YEAR.

As shown by the books at the United States branch office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement (not included in ledger assets).....	\$ 71,534.60
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Net collected.....	71,534.60	
Gross premiums written and renewed during the year	766,359.55	
Total		\$ 837,894.15
Deduct Gross Premiums and bills in course of collection at this date (not included in ledger assets).....	\$ 114,558.88	
Entire gross premiums collected during the year	723,335.27	
Deduct reinsurance, rebate, abatement and return premiums.....	180,718.66	
Received for premiums, other than perpetuals.....		542,616.61
Interest and dividends on stocks and bonds, \$23,020.00; from all other sources, \$532.24.....	\$ 23,552.24	
Total rents and interest		23,552.24
Profit on sale or maturity of securities.....		4,843.75
Received from home office.....		5,467.16
From all other sources, viz: (itemized profit and loss account) agents balances not included in assets December 31, 1899.....		99.36
Total income during the year.....		\$ 576,579.12
Total footings.....		1,360,577.03

DISBURSEMENTS DURING YEAR.

As shown by the books at the United States branch office at close of business December 31st:

Gross amount paid for losses (including \$51,375.29 occurring in pre- vious years).....	\$ 402,363.69	
Deduct amounts received for salvage (on losses of the last or previous years), \$2,477.60; and for reinsurance in other companies, \$43,030.92	45,508.52	
Net amount paid during the year for losses		\$ 356,855.17
Remitted to home office.....		11,746.08
Commissions or brokerage to agents, less received on reinsurance....		106,872.87
Kents		3,558.08
Salaries, fees and all other charges, officers, \$29,403.56; clerks, \$20,339.72; other employees, \$20,095.52.....		69,838.80
Taxes on premiums.....		13,639.35
Insurance department fees and agents' licenses, \$4,103.19; municipal licenses, \$481.49; taxes on franchise, \$438.84.....		5,023.52
Advertising, printing and stationery, \$8,112.97; legal expenses, \$714.50; furniture and fixtures, \$902.44; miscellaneous, \$29,106.65..		38,836.56
Total expenditures during the year.....		\$ 606,370.43
Balance		754,206.60

LEDGER ASSETS.

As per ledger accounts shown by the books at the United States branch office at close of business December 31st.

Book value of bonds excluding interest.....	\$ 677,096.25	
Cash in company's office, \$40.08; deposited in banks, \$75,345.66.....	75,385.74	
Bills receivable, \$1,787.43; agents' debit balances, \$1,378.84; secured..	3,166.27	
Total		\$ 755,648.26
Deduct ledger liabilities:		
Agents' credit balances.....	1,441.66	
Total net ledger assets, as per balance.....		\$ 754,206.60

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	\$ 920.00	
Total carried out.....		920.00
Market value (not including interest) of bonds and stocks over book value.....		64,431.25
Gross uncollected premiums, December 31, not more than three months due (not included in ledger assets)	\$ 113,387.91	

IOWA INSURANCE REPORT.

65

Deduct cost of collection, commission and brokerage	16,245.78
Net amount of uncollected premiums, not more than three months due (not included in ledger assets)	\$ 97,142.13
Gross premiums in course of collection, December 31, <i>more</i> than three months due. <i>carried in</i> , \$1,170.97.	

Gross assets	\$ 916,699.98
Total admitted assets	\$916,699.98

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due	\$ 3,848.03
Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 49,902.82
Losses resisted (not outlawed), including interest, costs and other expenses thereon	4,640.99
Total amount of claims for losses	\$ 58,391.84
Deduct reinsurance due or accrued (give list of companies and amounts)	4,361.99
Net amount of unpaid losses	\$ 54,029.85
Gross premiums (less reinsurance) received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy, including interest premiums on <i>perpetual</i> fire risks, \$482,439.25; un- earned premiums (<i>fifty</i> per cent)	\$ 241,219.62
Gross premiums (less reinsurance, received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of pol- icy, \$230,823.74; unearned premiums (<i>pro rata</i>)	126,536.82
Total unearned premiums as computed above	\$ 367,756.44
Return premiums, \$13,163.33; and reinsurance premiums, \$2,476.09; All other liabilities, viz.: \$389.84	\$ 16,029.26
Total amount of all liabilities	437,815.55
Divisible surplus	478,884.43
Total	916,699.98

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 50,124,854.00	\$ 645,574.62
Written or renewed during the year	59,521,885.00	766,359.55
Total	\$109,646,739.00	\$1,411,934.17
Deduct those expired and marked off as terminated	49,618,425.00	632,514.55
In force at the end of the year	\$60,028,314.00	\$ 779,419.62
Deduct amount reinsured	5,150,099.00	66,156.63
Net amount in force	\$54,878,215.00	\$ 713,262.99
Largest amount written on any one risk, not deducting reinsurance, \$35,000		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business Decem- ber 31st last for the purpose of making any entry that affects this statement? No.	
Total amount of premiums received from the organization of the U. S. branch to date	\$ 2,688,565.27
Total amount of losses paid from organization to date	1,316,663.31

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Aggregate.
Gross risks written	\$ 645,504.00
Gross premiums received	9,027.59
Losses paid	6,107.15
Losses incurred	4,344.63
Amount at risk	832,295.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
AGRICULTURAL INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. H. SAWYER.

Vice-President, C. PATTERSON

Secretary, W. H. STEVENS.

[Organized as Mutual 1853. Incorporated as Stock. 1863. Commenced business February, 1853.]

Home office, 23 Washington Street, Watertown, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for.....	\$	500,000.00	
Amount of capital paid up in cash.....		500,000.00	
Amount of net ledger assets, December 31st of previous year.....		2,129,722.73	
Extended at.....			\$2,129,722.73

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross premiums written and renewed during the year,	\$	1,500,351.72	
Total.....	\$	1,500,351.72	
Entire premiums collected during the year.....		1,500,351.72	
Deduct reinsurance, rebate, abatement and return premiums.....		563,391.56	
Received for premiums other than perpetuals.....		936,960.16	\$ 936,960.16
Rents from company's property, for company's use of own buildings			
Interest on real estate mortgage loans, \$45,293.04; on other collateral loans, \$8,705.79.....	\$	4,365.81	
Interest and dividends on stocks and bonds, \$23,978.31; from all other sources, \$4,944.59.....		53,998.83	
		28,922.90	
Total rents and interest.....	\$	87,287.54	
Agents' accounts previously written off.....		840.68	
Total income during the year.....		1,025,088.38	
Total footings.....			\$3,154,811.11

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$91,803.08 occurring in previous years).....	\$	803,068.53	
Deduct amounts received for salvages (on losses of the last or previous years) \$7,404.85; and from reinsurance in other companies, \$228,220.23		235,625.08	
Net amount paid during the year for losses.....	\$	567,443.45	\$ 567,443.45

Paid stockholders for interest or dividends, amount declared during the year, \$50,000.00.....	50,240.00
Commissions or brokerage to agents, less received on reinsurances.....	179,246.12
Salaries and allowances to agents.....	5,708.86
Salaries, fees and all other charges, officers, \$19,441.67; clerks, \$45-512.91; other employees, \$27,975.99.....	92,930.57
Taxes on premiums, \$31,719.10; on real estate, \$3,499.00; on other investments, \$4,779.27.....	39,997.37
Insurance department fees and agents' licenses, \$4,373.28; municipal and state licenses, \$3,896.79.....	8,270.07
Advertising, printing and stationery, \$16,174.19; legal expenses, \$346.50; repairs and expenses on real estate, \$1,429.37; furniture and fixtures, \$21.27; miscellaneous, \$73,525.32.....	91,496.65
Losses on sales or maturity of ledger assets.....	8,915.77
Agents accounts written off.....	2,393.54
Total expenditures during the year.....	\$1,046,642.40
Balances.....	\$2,108,168.71

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value real estate (Schedule A) unincumbered.....	\$ 285,191.09
Mortgage loans on real estate (Schedule B) first liens.....	804,898.76
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....	181,821.27
Book value of bonds excluding interest \$269,357.93; and stocks \$302,798.91 (Schedule D).....	572,156.84
Cash in Company's office, \$18,146.17; deposited in banks, \$106,382.32	124,528.49
Bills receivable, \$3,402.87; agents' debit balances, \$151,546.92.....	154,949.79
Total.....	\$2,123,546.24
Deduct ledger liabilities.....	15,377.53

Total net ledger assets.....	\$2,108,168.71
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NON-LEDGER ASSETS.

Interest due, \$11,039.82, and accrued, \$16,246.89 on mortgages....	\$ 27,286.71
Interest accrued, on bonds and stocks.....	5,884.58
Interest due, \$5,158.28, and accrued, \$3,377.88 on collateral loans.....	8,536.16
Interest accrued on other assets.....	800.00
Rents accrued on company's property or lease.....	600.00
Total carried out.....	\$ 43,107.45
Market value of real estate over book value, as per Schedule A....	52,723.91
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	38,015.66
Due from other companies for reinsurance on losses paid.....	1,225.01
Gross assets.....	\$2,243,240.76

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$ 1,062.02
Bills receivable, due.....	3,402.87
Other.....	20,239.50
Total.....	24,704.39
Total admitted assets.....	\$2,218,536.37

NON-LEDGER LIABILITIES.

Losses adjusted, and unpaid, \$6,895.76; not yet due, \$15,640.18.....\$	22,535.94	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	64,465.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	8,663.00	
Total amount of claims for losses	95,663.94	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....\$	6,245.00	
Net amount of unpaid losses.....		\$ 89,418.94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$7,153.29, unearned premiums (fifty per cent).....\$	357,664.50	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,441.86; unearned premiums (pro rata).....	727,912.36	
Total unearned premiums as computed above.....		\$1,085,576.86
Total amount of all liabilities.....		1,174,995.80
Joint stock capital actually paid up in cash.....\$	500,000.00	
Divisible surplus	543,540.55	1,043,540.55
Total.....		\$2,218,536.35

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....\$	251,852,800	\$ 2,189,274.00
Written or renewed during the year.....	159,364,200	1,500,351.72
Total.....\$	411,217,000	\$ 3,689,598.72
Deduct those expired and marked off as terminated	166,027,700	1,427,025.72
In force at the end of the year.....	245,189,300	2,278,563.00
Deduct amount reinsured	12,660,100	111,372.00
Net amount in force.....\$	232,529,200	\$ 2,157,191.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire, \$566,076.00; tornado, \$4,354.00.....\$	570,430.00
Total amount of the company's stock owned by the directors at par value.....	93,250.00
Total amount loaned to officers and directors, \$9,950.00; loaned to stockholders, not officers, \$8,000.00.....	17,950.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks	Tornado.	Aggregate.
Gross risks written	\$ 873,300.00	\$ 48,000.00	\$ 921,300.00
Gross premiums received.....	10,782.00	269.00	11,051.00
Losses paid.....	4,383.00		4,383.00
Losses incurred	2,676.00		2,676.00
Amount at risk.....	1,380,100.00	113,500.00	1,493,600.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

AMERICAN INSURANCE COMPANY,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRANCIS PEABODY.

Secretary, HENRY S. BEAN.

[Incorporated, June 12, 1818. Commenced business. June 18, 1818.]

Home office. 30 Kilby street.

CAPITAL STOCK.

Amount of capital stock authorized. \$300,000; subscribed for	\$ 300,000. 00
Amount of capital paid up in cash.....	300,000. 00
Amount of net ledger assets, December 31st of previous year.....	466,079. 14
Extended at	\$ 466,079. 14

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st. 1900.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 22,505. 42
Net collected	\$ 22,505. 42
Gross premiums written and renewed during the year.	304,187. 12
Total.....	\$ 326,692. 54
Deduct gross premiums and bills in course of collection at this date..	24,758. 14
Entire premiums collected during the year.	\$ 301,934. 40
Deduct reinsurance, rebate, abatement and return premiums	82,529. 57
Received for premiums other than perpetuals.....	\$ 219,404. 83
Interest on other collateral loans	213. 33
Interest and dividends on stocks and bonds, \$20,751.65; from all other sources	650. 15
Total rents and interest.	21,615. 13
From all other sources, viz.: (Itemize profit and loss account) additional receipts from liquidated bank stocks.	820. 26
Total income during the year	241,840. 22
Total footings.....	\$ 707,919. 36

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st. 1900.

Gross amount paid for losses (including \$20,875.68 occurring in previous years)	\$ 163,615. 74
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Deduct amounts received for salvages (on losses of the last or previous years), \$2,432.09, and from reinsurances in other companies, \$28,481.62	30,913.71	
Net amount paid during the year for losses		\$ 132,702.03
Paid stockholders for interest on dividends; (amount declared during the year.	9,000.00	
Commissions on brokerage to agents, less received on reinsurances ..	48,942.89	
Salaries, fees and all other charges, officers, \$9,927.68; clerks, \$10,753.46;	20,681.14	
Taxes on premiums \$3,768.86.		
Insurance department fees and agents' licenses, \$1,609.88; municipal licenses, \$393.21; tax on franchise, \$3,328.72.....	9,100.67	
Advertising, printing and stationery, \$1,609.51; miscellaneous, \$16,649.55.	18,259.06	
Assessment Globe Bank.....	17,000.00	
Total expenditures during the year.	255,685.79	
Balance.....	\$452,233.57	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st, 1900.		
Book value of bonds, excluding interest, \$181,099.25; and stocks, \$2,401.42	\$ 421,241.25	
Cash in company's office, \$1,992.36; deposited in banks, \$19,189.39....	21,181.75	
Agents' debit balances, (secured)	9,810.57	
Total.....	\$ 452,233.57	
Total net ledger assets, as per balances on page 1	\$	452,233.57

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 2,802.82	
Total carried out.....		2,802.82
Market value (not including interest) of bonds and stocks		132,625.25
Gross premiums in course of collection December 31st, not more than three months due	24,758.14	
Deduct cost of collection, commission and brokerage.....	4,586.75	
Net amount of uncollected premiums, not more than three months due.....		20,171.39
Gross assets.....		\$677,833.03

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.	\$ 3,232.17	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	13,242.77	
Total amount of claims for losses.....	\$ 16,474.94	
Deduct reinsurances due or accrued (give list of companies and amounts) as per schedule E.....	3,064.78	
Net amount of unpaid losses.....		\$ 13,410.16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$170,384.62; unearned premiums, (50 per cent).....	\$ 85,192.31	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$151,748.05; unearned premiums (pro rata).....	84,115.60	
Total unearned premiums as computed above.....	\$	169,307.91
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or		

accrued.....		4,567.51
Return premiums, \$2,733.88; and reinsurance premiums, \$2,611.54 ..		5,345.42
Total amount of all liabilities.....		\$ 192,631.00
Joint stock capital actually paid up in cash.....	\$ 300,000.00	
Divisible surplus.....	115,202.03	415,202.03
Total.....		\$ 607,833.03

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year as per line 5. under this heading in last year's statement.....	\$ 34,448,693	\$ 368,704.93
Written or renewed during the year.....	28,844,803	304,187.12
Total.....	\$ 63,293,496	\$ 672,892.05
Deduct those expired and marked off as terminated.....	25,241,598	264,115.54
In force at the end of the year.....	\$ 38,051,898	\$ 408,776.51
Deduct amount reinsured.....	7,665,043	86,643.84
Net amount in force.....	\$ 30,386,855	\$ 322,132.67
Largest amount written on any one risk, not deducting reinsurance.....		\$34,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? ..	No.
Losses incurred during the year, fire.....	123,531.42
Total amount of the company's stock owned by the directors at par value.....	39,700.00
Does any officer, director or trustee receive a commission or royalty on the business of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$255,998.00
Gross premiums received.....	3,361.58
Losses paid.....	3,822.92
Losses incurred.....	1,947.92
Amount at risk.....	304,188.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

AMERICAN INSURANCE COMPANY.

Organized under the laws of the State of New Jersey, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.:

President, E. O. DOREMUS.
Secretary, J. H. WORDEN.

First Vice-President, CHAS. A. LIGHTPIPE.
Second Vice-President, P. L. HOADLEY.

[Incorporated February 20, 1846.

Commenced business April 1, 1846.]

Home office, 746 Broad Street, Newark, N. J.

CAPITAL STOCK.

Amount of capital paid up in cash	\$ 600,000.00
Amount of net ledger assets, December 31st of previous year....	3,365,638.79
Extended at.....	\$ 3,365,638.79

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 207,582.79	
Deduct amount of same not collected.....	97.76	
Net collected.....	\$ 207,485.03	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,464,791.29	
Total.....	\$ 1,672,276.32	
Deduct gross premiums and bills in course of collection (including bills receivable) at this date.....	260,206.00	
Entire premiums collected during the year.....	\$ 1,412,070.32	
Deduct reinsurance, rebate, abatement and return premiums..	393,734.29	
Received for premiums other than perpetual.....	\$ 1,018,336.03	\$ 1,018,336.03
Rents from company's property, \$15,531.64; deduct taxes and expenses, \$10,820.13.....	4,711.51	
Interest on real estate mortgage loans.....	89,078.05	
Interest and dividends on stocks and bonds, \$56,527.95; from all sources, \$1,883.90.....	58,411.85	
Total rents and interest.....		152,201.41
Profit on sale or maturity of ledger assets during the year over book values.....		25,114.69
Total income during the year.....		\$ 1,195,652.13
Total footings.....		\$ 4,561,290.92

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$105,995.35 occurring in previous years).....	\$ 771,733.91	
Deduct amounts received for salvages (on losses of the last or previous years,) \$22,218.57; and from reinsurance in other companies, \$152,764.53.....	174,983.10	
Net amount paid during the year for losses.....		596,750.81
Paid stockholders for interest or dividends; (amount declared during the year. \$60,000;) \$60,115.25; policy holders, \$851....		60,966.25
Commissions or brokerage to agents, less received on reinsurances		239,300.34
Salaries, fees and all other charges.....		79,675.62
Taxes, state and local, on premiums of this and other states on real estate, see No 11; income on other other investments..		47,301.02
Advertising, printing and stationery, agency and miscellaneous expense, repairs and expenses on real estate.....		74,617.87
Losses on sales or maturity of ledger assets.....		6,032.57
Total expenditures during the year.....		1,104,644.48
Balances.....		\$ 3,456,646.44

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....	\$ 238,972.96	
Mortgage loans on real estate, first liens.....	1,730,226.75	
Book value of bonds excluding interest, \$1,367,415.60; and stocks, \$70,000 (Schedule D).....	1,437,415.60	
Cash in company's office, \$3,809.01; deposited in banks, \$48,333.99.....	52,143.00	

Due from reinsuring companies for losses already paid see schedule below.....	380.18
Total.....	\$3,459,138.49

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	2,492.05
Total net ledger assets.....	\$ 3,456,646.44

NON-LEDGER ASSETS.

Interest due, \$5,670.50, and accrued, \$20,714.84, on mortgages...\$	26,385.34
Interest accrued on bonds and stocks.....	16,005.74
Rents due.....	940.04
Total carried out.....	\$ 43,331.1
Gross premiums in course of collection December 31st, not more than three months due'.....\$	152,486.08
Deduct cost of collection, commission and brokerage.....	12,803.31
Net amount of uncollected premiums, not more than three months due.....	\$ 139,682.77
Gross premiums in course of collection December 31st, more than three months due, carried in.....\$	4,367.00
Bills receivable taken from fire and tornado risks, less \$103,352.92; past due, \$5,429.55; net	97,923.37
Gross assets.....	3,737,583.70

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned	70,000.00
Depreciation from book values of above net ledger assets to bring same to market value.....	9,375.60
Total	79,395.60
Total admitted assets	\$ 3,658,188.10

NON-LEDGER LIABILITIES

Losses adjusted and unpaid.....\$	8,132.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses	76,243.48
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,000.00
Total amount of claims for losses.....\$	86,376.13
Deduct reinsurance due or accrued.....	14,164.80
Net amount of unpaid losses.....	\$ 72,211.33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire and tornado risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$485,138.09; unearned premiums (50 per cent).....\$	242,569.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,161,427.75; unearned premiums (pro rata).....	1,139,488.22
Total unearned premiums as computed above	1,382,057.27
Cash dividends remaining unpaid to stockholders, \$3,257.35; to policyholders, \$870.....	4,127.35
Total amount of all liabilities.....	\$ 1,458,395.95

Joint stock capital actually paid up in cash.....\$	600,000.00	600,000.00
Divisible surplus		1,599,792.15
Total.....	\$	3,658,188.10

MISCELLANEOUS.

	Fire risks and tornado.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 in last year's statement.....	\$ 285,520.932	\$ 2,994,335.86
Written or renewed during the year.....	144,690.543	1,464,791.29
Total.....	\$ 430,211.575	\$ 4,459,126.55
Deduct those expired and marked off as terminated	146,804,750	1,542,119.24
In force at the end of the year.....	283,406,725	2,917,007.31
Deduct amount reinsured.....	22,807,768	270,441.47
Net amount in force.....	\$ 260,598,957	\$ 2,646,565.84
Largest amount written on any one risk, not deducting re- insurance, not exceeding.....		\$200,000

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business Decem- ber 31st last for the purpose of making any entry that affects this statement?.....	No
Net cash participating premiums received during the year.....	\$ 1,465.22
Losses incurred during the year.....	532,257.50
Total amount of the company's stock owned by the directors at par value.....	57,055.00
Does any officer, director, or trustee receive a commission or royalty on the busi- ness of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and tornado.
Gross risks written	\$4,443,399.00
Gross premiums received	40,473.64
Losses paid	14,741.11
Losses incurred	16,443.53
Amount at risk	8,006,504.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the

AMERICAN CENTRAL INSURANCE COMPANY.

Organized under the laws of the State of Missouri, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, GEORGE F. CRAM.

First Vice-President, SAMUEL M. DODD

Secretary, JOHN H. ADAMS.

Second Vice-President, JOHN WAHL

[Incorporated, February, 1853. Commenced business, February, 1853.]

Home Office, 415 Locust St. Louis.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....\$	600,000.00	
Amount of net ledger assets December 31st of previous year....	1,523,085.10	
Extended at.....	\$	1,523,085.10

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	128,524.75	
Not collected.....	\$	128,524.75	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		1,102,885.61	
Total.....	\$	1,231,410.36	
Deduct gross premiums and bills in course of collection at this date.....		135,137.84	
Entire premiums collected during the year.....	\$	1,096,272.52	
Deduct reinsurance, rebate, abatement and return premiums..		228,396.18	
Received for premiums other than perpetuals.....	\$	867,876.34	\$ 867,876.34
Rents from company's property, including \$5,000 for company's use of own buildings.....	\$	16,982.59	
Interest and dividends on stocks and bonds.....		58,527.42	
Total rents and interest.....	\$		75,580.01
Profit on sale or maturity of ledger assets during the year over book values.....			281.25
From all other sources, viz: Commercial Bank stock in liquidation, \$750.00; St. Clair, Madison & St. Louis Belt Railroad Co., \$3,900.00.....			4,650.00
Total income during the year.....			948,317.60
Total footings.....	\$		2,471,402.70

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$57,815.95 occurring in previous years)	\$	605,720.39	
Deduct amounts received for salvages (on losses of the last or previous years), \$3,699.72; and from reinsurance in other companies, \$98,617.49.....		102,317.21	
Net amount paid during the year for losses.....	\$	503,403.18	
Paid stockholders for interest or dividends.....		60,000.00	
Commissions or brokerage to agents, less received on reinsurances.....		157,753.68	
Rents, including \$5,000 for company's use of own buildings.....		5,000.00	
Salaries, fees and all other charges; officers, \$19,500.00; clerks, \$23,686.12; other employees \$30,800.00.....		73,986.12	
Insurance department fees and agents' licenses.....		27,172.29	
Advertising, \$437.67; post, express, exchange and telegram, \$1,945.72; miscellaneous, \$165,280.63.....		174,664.02	
Losses on sales or maturity of ledger assets.....		8,000.00	
Total expenditures during the year.....		949,979.29	
Balances.....	\$		1,521,423.41

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....	\$	500,000.00
Mortgage loans on real estate (Schedule B) first liens.....		7,703.45
Loans secured by pledge of bonds, stocks, or other collateral..		25,000.00

IOWA INSURANCE REPORT.

Book value of bonds excluding interest, \$416,852.50; and stocks \$480,302.00.....	897,154.50	
Cash in company's office, \$4,307.46; deposited in banks, \$86,298.28.....	90,605.74	
Bills receivable	959.72	
Total.....	\$ 1,521,423.41	
Total net ledger assets.....		\$ 1,521,423.41
NON-LEDGER ASSETS.		
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		\$ 363,680.50
Gross premiums in course of collection December 31st, not more than three months due	\$ 135,137.84	
Deduct cost of collection, commission and brokerage.....	20,270.67	
Net amount of uncollected premiums, not more than three months due.....		114,867.17
Gross assets.....		\$ 1,599,971.08
DEDUCT ASSETS NOT ADMITTED.		
Bonds and stocks.....		\$ 675.00
Total admitted assets.....		1,959,296.08
NON-LEDGER LIABILITIES.		
Losses adjusted and unpaid.....	\$ 25,085.05	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	38,750.00	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	7,850.00	
Total amount of claims for losses.....	\$ 71,685.05	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	10,998.67	
Net amount of unpaid losses.....		\$ 60,686.38
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$622,060.41; unearned premiums, 50 per cent.....	311,030.20	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$799,931.18; unearned premiums, pro rata.....	401,687.43	
Total amount of all liabilities.....		\$ 773,404.01
Joint stock capital actually paid up in cash		600,000.00
Divisible surplus.....		625,892.07
Total.....		\$ 1,999,296.08
MISCELLANEOUS.		
	Fire risks.	Premiums thereon.
In force December 31, 1899.....	\$118,902.823	\$1,375,164.11
Written or renewed in 1900.....	97,121.715	1,102,895.61
Totals.....	\$216,024.538	\$2,478,049.72
Deduct expirations and cancellations.....	77,393.794	959,172.52
In force December 31, 1900.....	\$138,630.744	\$1,518,877.20
Deduct amount reinsured.....	7,735.185	96,885.61
Net amount in force	\$130,895.559	\$1,421,991.59

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.

Losses incurred during the year, fire, \$495,260.98; tornado, \$3,094.97..... \$498,355.95

Total amount of the company's stock owned by the directors at par value..... 99,175.00

Total amount loaned to officers and directors..... 25,000.00

Does any officer, director, or trustee receive a commission or royalty on the business of the Company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,090,638.00	\$ 98,995.00	\$ 1,189,633.00
Gross premiums received.....	14,361.17	669.61	15,030.78
Loss paid.....	2,943.28	5.00	2,948.28
Losses incurred.....	5,271.60	5.00	5,276.60
Amount at risk	1,897,710.00	172,251.00	2,069,961.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

AMERICAN FIRE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, THOS. H. MONTGOMERY

Assistant Secretary, WILLIAM F. WILLIAMS.

Secretary and Treasurer, RICHARD MARIS.

General Manager, WILLIAM B. KELLY.

[Incorporated February 28, 1810. Commenced business March 12, 1810.]

Home office, 308 and 310 Walnut street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.... \$ 500,000.00

Amount of capital paid up in cash..... 500,000.00

Amount of net ledger assets, December 31st of previous year \$ 2,599,075.65

Extended at..... \$ 2,599,075.65

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums written and renewed during the year, as per

item 2, page 3, part VI..... \$ 1,697,384 16

Entire premiums collected during the year..... \$ 1,697,384 16

Deduct reinsurance, rebate, abatement and return premiums... 394,175.81

Received for premiums, other than perpetuals..... \$ 1,303,208.35

Deposit premiums, received on perpetuall risks 26,793.45

Rents from company's property, including \$6,000.00 for company's use of own buildings..... \$ 8,854 00

Interest on real estate mortgage loans, \$50,377.55; on other collateral loans, \$1,249.54; interest and dividends on stocks and bonds, \$39,344.29; from all other sources, \$66.38..... 91,037.76

Total rents and interest..... 99,891.76

Profit on sale or maturity of ledger assets during the year over book values, on sale of bonds.....

500.00

From all other sources, viz.: (itemized profit and loss account)
gain by perpetual policies cancelled, \$2,543.72; for policies,
surveys and transfers, \$392.50; ground rents, \$379.20.....

3,315.42

Total income during the year.....

\$ 1,433,708.98

Total footings.....

\$ 4,032,784.63

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$170,385.32 occurring
in previous years).....\$ 1,076,146.28

Deduct amounts received for salvages (on losses of the last or
of previous years), none; and from reinsurances in other com-
panies, none.....

108,651.20

Losses paid under perpetual policies.....20,243.16

Net amount paid during the year for losses.....

\$ 987,738.24

Deposit premiums returned.....

18,154.37

Paid stockholders for interest or dividends (amount declared
during year).....

35,000.00

Commissions or brokerage to agents, less received on reinsur-
ances.....

294,989.85

Salaries and allowances to agents.....

68,200.00

Rents (including \$6,000 for company's use of own building) less
nothing from sub leases.....

6,000.00

Salaries, fees and all other charges; officers, \$20,000; clerks, \$28,100

48,100.00

Taxes on premiums, \$11,308.26; on real estate, \$2,359.98.....

13,668.24

Insurance department fees and agents' licenses, \$21,286.91;
municipal licenses, \$1,908.78; tax on franchise, \$2,116.65; war
tax stamps, \$8,905.05.....

34,217.39

Advertising, printing and stationery, \$21,350.00; legal expenses,
\$1,000; repairs and expenses on real estate, \$7,177.20; fur-
niture and fixtures, \$1,050.00; miscellaneous, \$68,297.30.....

98,874.50

Loss on sales or maturity of ledger assets.....

1,273.48

Total expenditures during the year.....

\$ 1,606,216.07

Balance.....

\$ 2,426,568.56

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of
business December 31st.

Book value real estate (schedule A), unincumbered.....\$ 404,379.50

Mortgage loans on real estate (schedule B) first liens.....936,475.55

Loans secured by pledge of bonds, stocks or other collaterals,
per schedule C.....3,800.00

Book value of bonds excluding interest, \$734,847.28; and stocks,
\$37,937.50 (schedule D).....772,784.78

Cash in company's office, \$9,310.51; deposited in bank, \$139,098.29

148,408.80

Interest and rents due.....

7,260.06

Ground rents, well secured.....

20,320.00

Bills receivable, none; agents' debit balances, secured.....

133,139.87

Total net ledger assets, as per balance on page 1.....

\$ 2,426,568.56

NON-LEDGER ASSETS

Interest accrued on mortgages.....\$ 15,248.74

Interest accrued on collateral loans.....95.00

Rents accrued on company's property or lease.....231.23

Total carried out.....

\$ 15,574.97

Market value (not including interest, in item 9) of bonds and stocks over book value, as per schedule D.....		34,925.47
Gross assets....		\$ 2,477,069.00
NON-LEDGER LIABILITIES.		
Losses adjusted and unpaid (due, \$22,470.85; not yet due, \$14,699.55)	37,170.40	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	82,941.09	
Losses resisted (not outlawed), including interest, cost and other expenses thereon	5,991.55	
Total amount of claims for losses.....	\$ 126,103.04	
Net amount of unpaid losses.....		\$ 126,103.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,038,501.92; unearned premiums (50 per cent.).....	\$ 519,250.96	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,012,354.18; unearned premiums (pro rata)	506,977.12	
Total unearned premiums as computed above.....		\$ 1,026,228.08
Amount reclaimable by the insured on perpetual fire insurance policies, being (95 and 90) per cent. of the premium or deposit received.....		577,377.46
Total amount of all liabilities.		\$ 1,729,708.58
Joint-stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	247,360.42	
		747,360.42
Total.....		\$ 2,477,069.00

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 190,651,410	\$ 2,101,712.37
Written or renewed during the year.....	198,369,667	1,697,384.16
Total.....	\$ 389,021,077	\$ 3,799,096.53
Deduct those expired and marked off as terminated.....	190,651,410	1,624,128.93
In force at the end of the year.....	\$ 198,369,667	\$ 2,174,967.60
Deduct amount reinsured.....	10,956,468	124,111.50
Net amount in force.....	\$ 187,413,199	\$ 2,050,856.10
Perpetual risks (not included above).....		\$ 23,182,810.00
Premiums on same.....		631,964.81
Largest amount written on any one risk, not deducting reinsurance		30,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.	
Losses incurred during the year, fire,	\$ 943,455.96
Total amount of the company's stock owned by the directors at par value.....	17,800.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 19,890.70
Gross premiums received	20,176.43
Losses paid	8,719.49
Losses incurred	9,188.22
Amount at risk	2,187,977.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

AMERICAN FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEORGE S. A. YOUNG.

Vice-President, TRUMAN W. EUSTIS.

Secretary, WALTER S. ALLEY.

[Incorporated, April 30, 1857. Commenced business, May 1, 1857.]

Home office, 432 Cedar street, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$400,000; subscribed for....	\$ 400,000.00
Amount of capital paid up in cash	400,000.00
Amount of net ledger assets, December 31st of previous year..	1,192,897.79
Extended at	\$ 1,192,897.79

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 249,435.02	
Deduct amount of same not collected	596.82	
Net collected	\$ 248,838.20	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,380,488.77	
Total	\$ 1,629,326.97	
Deduct gross premiums and bills in course of collection at this date	253,806.38	
Entire premiums collected during the year	\$ 1,375,520.59	
Deduct reinsurance, rebate, abatement and return premiums..	433,832.96	
Received for premiums other than perpetuals	\$ 941,687.63	\$ 941,687.63
Interest on real estate mortgage loans, \$759.17; on other collateral loans	\$924.18	
Interest and dividends on stocks and bonds, \$40,198.45; from all other sources	\$834.09	
Total rents and interest		\$ 42,715.89
Profit on sale or maturity of ledger assets during the year over book values		14,666.04
Total income during the year		\$ 999,069.56
Total footings		\$ 2,191,967.35

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$64,740.05 occurring in previous years).....	\$ 793,163.17	
Deduct amounts received for salvages (on losses of the last or previous years), \$16,619.66; and from reinsurance in other companies, \$82,309.40.....	\$ 98,929.06	
Net amount paid during the year for losses.....	\$ 694,234.11	\$ 694,234.11
Commissions or brokerage to agents, less received on reinsurance.....		195,664.30
Rents (including for company's use of own buildings) less from sub-leases.....		8,093.57
Salaries, fees and all other charges; officers, \$18,094.72; clerks, \$29,445.86; other employees, \$15,663.73.....		63,204.31
Taxes on premiums, \$19,712.12; on other investments, \$10.....		19,722.12
Insurance department fees and agents' licenses, 4,466.16; municipal licenses, \$3,650.12; tax on franchise, \$1,248.06...		9,364.34
Advertising, printing and stationery, \$8,104.05; legal expenses, \$681.25; furniture and fixtures, \$317.63; miscellaneous, \$37,333.62.....		46,436.59
Doubtful accounts.....		7,788.94
Total expenditures during the year.....		\$ 1,044,508.28
Balances.....		\$ 1,147,459.07

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest, \$672,835.67; and stocks, \$371,937.50 (Schedule D).....	\$ 1,044,773.17	
Cash in company's office, \$2,358.30; deposited in banks, \$100,327.60.....	102,685.90	
Total.....	\$ 1,147,459.07	
Total net ledger assets.....		\$ 1,147,459.07

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 2,295.83	
Total.....		2,295.83
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		44,401.83
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 233,140.38	
Deduct cost of collection, commission and brokerage.....	54,257.48	
Net amount of uncollected premiums, not more than three months due.....		\$ 198,882.90
Gross premiums in course of collection December 31st, more than three months due.....	\$666	
Due from other companies for reinsurance on losses already paid.....		30,932.01
Gross assets.....		\$ 1,423,971.64
Total admitted assets.....		\$ 1,423,971.64

NON-LEDGER LIABILITIES.

Losses adjusted not yet due.....	\$	53,553.75	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		72,821.70	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		1,342.68	
Total amount of claims for losses.....	\$	127,718.13	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....		27,931.29	
Net amount of unpaid losses.....	\$		99,786.84
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$763,269.69; unearned premiums (50 per cent).....		381,634.85	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$385,432.55; unearned premiums (pro rata)....		222,720.64	
Total unearned premiums as computed above.....	\$		604,355.49
Return premiums, \$212.57; and reinsurance premiums, \$7,408.19			7,620.76
Total amount of all liabilities.....	\$		711,763.09
Joint stock capital actually paid up in cash.....	\$	400,000.00	
Divisible surplus.....	\$	312,208.55	
Total.....	\$		1,423,971.64

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 156,985,845	\$ 1,174,662.55
Written or renewed during the year.....	180,163,849	1,380,488.77
Total.....	\$ 337,149,694	\$ 2,555,151.32
Deduct those expired and marked off as terminated.....	165,884,972	1,205,193.79
In force at the end of the year.....	\$ 171,264,722	\$ 1,349,957.53
Deduct amount re-insured.....	21,600,515	201,255.29
Net amount in force.....	\$ 149,664,207	\$ 1,148,702.24
Largest amount written on any one risk not deducting re-insurance		\$ 30,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year. fire.....	\$ 664,825.10
Total amount of the company's stock owned by the directors at par value.....	13,000.00
The amount of "Special Reserve Fund," according to said law, deposited with the Insurance Department of the State of New York.....	200,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....	112,208.55

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 406,014.39
Gross premiums received.....	5,747.50
Losses paid.....	3.60.49
Losses incurred.....	3.16.49
Amount at risk.....	436,668.85

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ATLAS ASSURANCE COMPANY.

Organized under the laws of Great Britian, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

J. M. NEUBURGER. *Manager for the U. S.*

[Incorporated, 1808. Commenced business, in U. S., 1886.]

Home office in U. S., 315 Dearborn street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital stock subscribed for.....	\$ 6,000,000.00	
Amount of capital paid up in cash	720,000.00	
Amount of net ledger assets, December 31st of previous year ...	822,836.63	
Extended at.....		\$ 822,836.63

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 130,598.45	
Net collected.....	\$ 130,598.45	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,033,627.35	
Total.....	\$ 1,164,225.80	
Deduct gross premiums and bills in course of collection at this date	108,493.71	
Entire premiums collected during the year.....	\$ 1,055,732.09	
Deduct reinsurance, rebate, abatement and return premiums ..	321,960.33	
Received for premiums other than perpetuals.....		\$ 733,771.76
Deposit premiums, received on perpetual risks.....		292.50
Interest and dividends on stocks and bonds.....	\$ 28,670.09	
From all other sources.....	393.64	
Total rents and interest.....		\$ 29,063.73
Profit on sale or maturity of ledger assets during the year over book values.....		36,750.00
Received from head office		105,394.81
Total income during the year		905,272.80
Total footings.....		\$ 1,728,109.43

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$83,062.76 occurring in previous years)	\$ 635,985.18	
Deduct amounts received for salvages (on losses of the last or previous years), \$7,143.52; and from reinsurance in other companies \$ 128,983.77	135,227.29	
Net amount paid during the year for losses	\$ 500,757.89	\$ 500,757.89
Commissions or brokerage to agents, less received on reinsurances		145,709.89
Salaries and allowances to agents.		3,802.40
Rents (including company's use of own buildings) from subleases		4,425.27
Salaries, fees and all other charges, officers, \$26,993.90; clerks, \$19,820.43		46,814.33
Taxes on premiums.		15,501.85
Insurance department fees and agents' licenses, \$4,284.82; municipal licenses, \$3,623.29; tax on franchise, \$370.40		8,278.51
Advertising, printing and stationery, \$7,822.91; legal expenses, \$619.02; furniture and fixtures, \$843.41; miscellaneous, \$48,950.79.		58,236.13
Remitted to head office.		86,570.99
Total expenditures during the year		870,097.26
Balances		\$ 858,012.17

LEDGER ASSETS

As per ledger accounts shown by the books at the home office at close of business December 31st.

Book value of bonds excluding interest.	\$ 831,650.00	
Cash in company's office, \$3,324.75; deposited in banks, \$23,312.51;	23,637.26	
Bills receivable, \$209.69; agents' debit balances, \$344.09; secured	553.78	
Due on reinsurance accounts	2,171.13	
Total	\$ 858,012.17	
Total net ledger assets, as per balances on page 1.		\$ 858,012.17

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 7,891.67	
Total carried out.		7,891.67
Market value (not including interest, in item 9), of bonds and stocks over book value, as per schedule D.		65,945.00
Gross premiums in course of collection December 31st, not more than three months due, \$108,493.71.	112,066.69	
Deduct cost of collection, commission and brokerage, \$17,977.18	21,550.16	
Net amount of uncollected premiums, not more than three months due		\$ 90,516.53
Gross assets		1,022,365.37
Deduct assets not admitted:		
Bonds and stocks—National Bank of Illinois.		\$ 742.73
Total admitted assets.		\$ 1,021,622.64

NON-LEDGER LIABILITIES.

Losses adjusted not yet due	\$ 9,632.80
Losses in process of adjustment, or in suspense, including all reported and supposed losses	158,038.04
Losses resisted (not outlawed), including interest, costs and other expenses thereon	6,549.07
Total amount of claims for losses	\$ 74,219.91
Deduct reinsurance due or accrued (give list of companies and amounts), as perschedule E	10,398.68
Net amount of unpaid losses	\$ 63,821.23
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$59,086.82; unearned premiums (50 per cent).	\$ 284,543.40
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$463,035.07; unearned premiums (pro rata)	232,247.12
Total unearned premiums as computed above	\$ 516,790.52
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received	4,084.80
Commissions, Brokerage, and other charges due to agents and brokers, on premiums paid	1,851.20
Total amount of all liabilities	\$ 586,547.75

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 105,025,025	\$ 1,117,745.11
Written or renewed during the year	101,121,213	1,033,627.35
Total	\$ 206,146,238	\$ 2,151,372.46
Deduct those expired and marked off as terminated	100,009,200	970,133.26
In force at the end of the year	\$ 106,137,038	\$ 1,181,239.20
Deduct amount reinsured	13,555,006	149,117.31
Net amount in force	\$ 92,582,032	\$ 1,032,121.89
Perpetual risks, not included above, \$111,447. Premiums on same, \$4,299.79. Largest amount written on any one risk, not deducting reinsurance, \$30,000.		
Losses incurred during the year, fire		\$ 481,516.36

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	\$ 8,796.57
Gross premiums received	9,900.55
Losses paid	5,899.90
Losses incurred	3,992.85
Amount at risk	8,706.32

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE BALOISE FIRE INSURANCE
COMPANY.

Organized under the laws of the Republic of Switzerland, made to the Auditor of the State
of Iowa, pursuant to the laws of said state

TRUSTEES IN THE UNITED STATES.

ADRIAN ISELIN, Jr., New York City.

J. PIERPONT MORGAN, Jr., New York City.

W. EMLEN ROOSEVELT, New York City.

Managers for the United States, WEED & KENNEDY. Principal office in the United States,
29 and 31 Liberty Street, New York City.

[Organized or Incorporated May 2, 1863. Commenced business in U. S., June 1, 1891.]

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year....\$ 743,172.04

INCOME DURING YEAR

As shown by the books at the United States branch office at close
of business December 31st:

Gross premiums and bills unpaid at close of previous year as shown by that year's statement (not included in ledger assets.)	\$ 89,453.97
Net collected.....	\$ 89,453.97
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	502,379.54
Total.....	\$ 591,833.51
Deduct gross premiums and bills in course of collection at this date (not included in ledger assets).....	68,031.33
Entire gross premiums collected during the year.....	\$ 523,802.18
Deduct reinsurance, rebate, abatement and return premiums..	143,410.46
Received for premiums other than perpetuals.....	\$ 380,391.72
Interest and dividends on stocks and bonds, \$23,887.12; from all other sources, \$99.99 ..	23,987.11
Total	\$ 23,987.11
Total income during the year.....	404,378.83
Total footings.....	\$ 1,147,550.87

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross amount paid for losses (including \$53,111.73 occurring in
previous years).....\$ 299,083.93

Deduct amounts received for salvages (on losses of the last or previous years) \$3,020.94, and from reinsurance in other companies, \$17,081.33.....	20,102.27	
Net amount paid during the year for losses.....	\$	278,981.66
Remitted to home office.....		3,623.12
Commissions or brokerage to agents, less received on reinsurance.....		122,993.78
Salaries, fees and all other charges, officers.....		1,500.00
Taxes on premiums.....		2,069.72
Insurance department fees and agents' licenses, \$360.26; municipal licenses, \$107.25; tax on franchise, \$7.96.....		475.47
Advertising, printing and stationery, \$329.72; legal expenses, \$113.01; miscellaneous, \$94.76.....		1,388.49
Losses on sales or maturity of ledger assets.....		81.25
Total expenditures during the year.....	\$	411,113.49
Balances.....		736,437.38

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest.....	\$	618,099.54
Cash in company's office, \$359.48; deposited in banks, \$117,978.36.....		118,337.84
Total.....		736,437.38
Total net ledger assets.....	\$	736,437.38

NON-LEDGER ASSETS.

Interest accrued, on bonds and stocks.....	\$	1,166.67
Total carried out.....	\$	1,166.67
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D.....		32,525.46
Gross premiums in course of collection December 31st, not more than three months due, not included in ledger assets.....	\$	66,159.21
Deduct cost of collection, commission and brokerage.....		17,567.47
Net amount of uncollected premiums, not more than three months due, not included in ledger assets.....		48,591.74
Total admitted assets.....	\$	818,721.25

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, \$14,420.69; not yet due, \$937.19....	\$	15,357.88
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		21,327.15
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....		3,985.68
Total amount of claims for losses.....	\$	40,670.71
Deduct reinsurance due or accrued, give list of companies and amounts, as per Schedule E.....		3,824.42
Net amount of unpaid losses.....	\$	36,846.29
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$377,085.26 unearned premiums, 50 per cent.....	\$	153,512.63
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$130,134.17; unearned premiums, pro rata...		68,784.15
Total unearned premiums as computed above.....	\$	222,296.78

Return premiums, \$11,213.44; and reinsurance premiums, \$2,-
341.49; all other liabilities, viz: Miscellaneous, \$564.36.....

14,119.29

Total amount of all liabilities.....	\$	273,262.36
Divisible surplus.....		545,458.89
Total.....	\$	818,721.25

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 39,038,481	\$ 441,443.02
Written or renewed during the year.....	42,807,528	502,379.54
Total.....	\$ 81,846,009	\$ 943,822.56
Deduct those expired and marked off as terminated.....	42,627,619	478,544.92
In force at the end of the year.....	\$ 39,218,390	\$ 465,277.64
Deduct amount reinsured.....	2,394,681	28,118.21
Net amount in force.....	\$ 36,823,709	\$ 437,159.43
Largest amount written on any one risk, not deducting reinsurance.....		37,500.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written.....	\$ 388,325.00
Gross premiums received	5,938.17
Losses paid, gross	70.69
Losses incurred, gross.....	70.69

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
BRITISH AMERICA ASSURANCE COMPANY,

Organized under the laws of the Dominion of Canada, made to the Auditor of State of the State of Iowa, [pursuant to the laws thereof.

President, HON. GEO. A. COX.

First Vice-President, J. J. KENNY.

Secretary, P. H. SIMS.

[Incorporated, February 13, 1833. Commenced business in United States July, 1874.]

Home office, 18 and 20 Front street East, Toronto.

CAPITAL STOCK.

Extended at.....	\$1,169,531.10
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INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire risks.	Marine and Inland.
Gross premiums written and renewed during the year, as per item 2, page 3, part IV	\$ 1,250,405.95	\$ 385,587.76

Deduct reinsurance, rebate, abatement and return premiums	259,645.68	115,005.24	
Received for premiums other than perpetuals	\$ 990,760.27	270,582.52	\$ 1,261,342.79
Total rents and interest			31,114.23
Profit on sale or maturity of ledger assets during the year over book values			1,975.06
Received from home office			38,380.27
Total income during the year			\$ 1,332,812.35
Total footings			\$ 2,502,343.45

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.			
Gross amount paid for losses (including \$103,117.91 occurring in previous years)	\$ 828,688.54	\$ 228,128.04	
Deduct amounts received for salvages, (on losses of the last or previous years) \$12,324.78, and from reinsurance in other companies, \$176,249.49	125,797.99	62,776.28	
Net amount paid during the year for losses ..	\$ 702,890.55	\$ 165,351.76	868,242.31
Commissions or brokerage to agents, less received on reinsurances			230,378.76
Salaries, fees and all other charges, officers, \$7,680; clerks, \$17,864.41; other employees, \$34,879.94			60,366.34
Taxes on premiums			28,813.47
Insurance department fees and agents' licenses, \$7,216.88; municipal licenses, \$4,383.96			11,600.84
Advertising, printing and stationery, \$10,847.52; legal expenses, \$249.76; miscellaneous, \$52,419.42			64,116.70
Total expenditures during the year			\$ 1,263,518.42
Balances			\$ 1,238,825.03

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.			
Mortgage loans on real estate (Schedule B), first liens		10,000.00	
Book value of bonds excluding interest, \$954,344.06; and stocks, \$9,960 (Schedule D)		964,304.06	
Deposited in banks		86,671.40	
Bills receivable, \$476.28; agents' debit balances, \$177,373.29; secured		177,849.57	
Total		\$ 1,238,825.03	
Total net ledger assets, as per balances on page 1			\$ 1,238,825.03

NON-LEDGER ASSETS.

Interest due, \$10,458.20, and accrued, \$3,880.17 on bonds and stocks	14,338.37		
Total carried out			14,338.37
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D			3,144.70
Gross assets			\$ 1,256,308.10
Total admitted assets			\$ 1,256,308.10

NON-LEDGER LIABILITIES.

Losses not yet due	21,935.20		
Losses in process of adjustment, or in suspense, including all reported and supposed losses	83,399.19		

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,598.00	
Total amount of claims for losses.....\$	108,932.39	
Net amount of unpaid losses.....		108,932.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$775,603.52; unearned premiums (50 per cent).....\$	387,801.76	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$503,304.76; unearned premiums (pro rata).....	271,086.72	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$58,841.99; unearned premiums (50 per cent).....	29,420.99	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	1,187.39	
Total unearned premiums as computed above,.....		\$ 689,496.86
Total amount of all liabilities.....		\$ 798,429.25
Divisible surplus.....		457,878.85
Total.....		\$ 1,256,308.10

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 129,158,982	\$ 1,190,856.64	\$ 2,411,469	\$ 43,380.76
Written or renewed during the year....	105,027,258	1,250,405.95	36,916,882	385,587.76
Total.....	\$ 234,186,240	\$ 2,441,262.59	\$ 39,328,351	\$ 428,968.52
Deduct those expired and marked off as terminated.....	112,105,317	1,113,171.26	37,357,413	368,939.14
In force at the end of the year.....	\$ 122,080,923	\$ 1,328,091.33	\$ 1,970,938	\$ 61,029.38
Deduct amount reinsured.....	2,014,518	22,183.05		
Net amount in force.....	\$ 120,066,405	\$ 1,305,908.28	\$ 1,970,938	\$ 62,029.38

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year, fire, \$706,241.37; marine and inland, \$176,480.44.....	\$882,721.81
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks
Gross risks written.....	\$ 984,949.00
Gross premiums received.....	14,066.75
Losses paid.....	8,221.52
Losses incurred.....	8,221.52
Amount at risk.....	1,279,119

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

BUFFALO COMMERCIAL INSURANCE COMPANY,

Organized under the laws of the state of New York, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, JOHN G. WICKSER.

First Vice-President, JOHN P. DIEHL.

Secretary, GEO. H. HOFMEINS.

[Incorporated April 15, 1896.

Commenced business April 16, 1896.]

Home office, 455 Main street, Buffalo, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$	200,000.00	
Amount of capital paid up in cash		200,000.00	
Amount of net ledger assets, December 31st of previous year...		322,772.92	
Extended at.....			\$ 322,772.92

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

		Fire risks.	Premiums thereon
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	15,489.56	
Deduct amount of same not collected.....		7.60	
Net collected.....	\$	15,481.96	
Gross premiums written and renewed during the year.....		181,249.00	
Total.....	\$	196,730.96	
Deduct gross premiums and bills in course of collection at this date		19,781.80	
Entire premiums collected during the year.....	\$	176,949.16	
Deduct reinsurance, rebate, abatement and return premiums...		34,968.37	
Received for premiums other than perpetuals.....			\$ 141,980.79
Interest on real estate mortgage loans	\$	6,078.60	
Interest and dividends on stocks and bonds.....		5,811.66	
Total rents and interest			\$ 11,890.26
Total income during the year.....			\$ 153,871.05
Total footings.....			\$ 476,643.97

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$15,722 45, occurring in previous years)..... \$ 105,277.71

Deduct amounts received for salvages (on losses of the last or previous years) \$20.80; and from reinsurance in other companies, \$3,261.72	3,462.52	
Net amount paid during the year for losses.....		101,815.19
Commissions or brokerage to agents, less received on reinsurances.....		35,371.39
Rents (including \$450 for company's use of own buildings).....		450.00
Salaries, fees and all other charges, officers, \$3,900; clerks, \$1,080; other employees, \$1,826.80		6,806.80
Taxes on premiums, \$2,375.13; on other investments, \$216.37 ..		2,591.50
Insurance department fees and agents' licenses, \$721.86; municipal licenses, \$250; tax on franchise, \$173.99.....		1,145.85
Advertising, printing and stationery, \$579.76; legal expenses, \$55.44; furniture and fixtures, \$361.25; miscellaneous, \$4,417.76		5,414.21
Other disbursements, viz.: United States internal revenue tax, \$925.03; profit and loss items \$12.37.....		937.40
Total expenditures during the year	\$ 154,532.34	
Balances	\$ 322,111.63	

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate, first liens.....	\$ 118,900.00	
Book value of bonds excluding interest.....	172,300.00	
Cash in company's office, \$1,361.16; deposits in banks, \$29,364.13	30,725.29	
Bills receivable	186.34	
Total.....	\$ 322,111.63	
Total net ledger assets.....		322,111.63

NON-LEDGER ASSETS.

Interest due.....	\$ 1,847.83	
Interest accrued on stocks and bonds.....	277.08	
Total carried out.....		2,124.91
Market value (not including interest) of bonds and stocks over book value		5,030.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 19,781.80	
Deduct cost of collection, commission and brokerage.....	4,945.40	
Net amount of uncollected premiums, not more than three months due.....		14,836.40
Gross assets.....		\$ 344,102.94

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$259.66; not yet due, \$220.11 ..	\$ 479.77	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 6,960.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,423.32	
Total amount of claims for losses.....	\$ 8,863.09	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$111,462.66; unearned premiums (50 per cent).....	\$ 55,731.32	

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$74,710.24; unearned premiums (pro rata) ...			43,794 63	
Total unearned premiums as computed above.....				99,525.95
Total amount of all liabilities.....				\$ 108,389.04
Joint stock capital actually paid up in cash.....			\$ 200,000.00	
Divisible surplus.....			35,713.90	\$35,713.90
Total.....				\$ 344,102.94
MISCELLANEOUS.				
			Fire risks.	premiums thereon.
In force December 31, 1899.....			\$ 15,564,495	\$ 154,280.85
Written or renewed in 1900.....			17,005,146	181,249.00
Totals.....			\$ 32,569,641	\$ 335,529.85
Deduct expirations and cancellations ..			14,178,807	145,456.77
In force December 31, 1900.....			\$ 18,390,834	\$ 190,073.08
Deduct amount reinsured.....			523,703	3,900.18
Net amount in force.....			\$ 17,867,131	\$ 186,172.50
Largest amount in any one hazard.....				\$5,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...	No.
Losses incurred during the year.....	\$ 92,553.17
Total amount of the company's stock owned by the directors at par value.....	48,500.00
Total amount loaned to officers and directors, \$9,000.00; loaned to stockholders not officers, \$6,500.00.....	15,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 150,995.00
Gross premiums received.....	1,746.48
Losses paid.....	149.37
Losses incurred.....	149.37
Amount at risk.....	166,245.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

BUFFALO GERMAN INSURANCE COMPANY,

organized under the laws of the state of New York, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, OLIVER J. EGGERT

First Vice-President, JACOB DOLD

Secretary, CHAS. A. GEORGER.

Second Vice-President, JOHN G. WICKSER.

[Incorporated February 15, 1867. Commenced business February 16, 1867.]

Home office, 447 and 449 Main street, Buffalo, N. Y.

CAPITAL STOCK

Amount of capital stock authorized and subscribed for.....	\$	200,000.00	
Amount of capital paid up in cash.....		200,000.00	
Amount of net ledger assets, December 31st of previous year...		1,953,856.49	
Extended at.....			\$ 1,953,856.49

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	45,245.10	
Net collected.....	\$	45,245.10	
Gross premiums written and renewed during the year.....		487,736.17	
Total.....		532,981.27	
Deduct gross premiums and bills in course of collection at this date.....		51,891.22	
Entire premiums collected during the year.....		481,087.05	
Deduct reinsurance, rebate, abatement and return premiums...		104,490.37	
Received for premiums other than perpetuals.....	\$	376,596.68	\$ 376,596.68
Rents from company's property, including \$2,000 for company's use of own buildings.....		20,950.50	
Interest on real estate mortgage loans, \$24,588.58; on other collateral loans, \$4,051.98; interest and dividends on stocks and bonds, \$31,876.99; from all other sources, \$3,227.68.....		63,745.23	
Total rents and interest.....	\$		84,675.73
From other sources, viz: Brokerage.....			2,407.93
Total income during the year.....			463,700.34
Total footings.....	\$		2,417,556.83

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$25,675.64 occurring in previous years).....	\$	266,557.70	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,079.03; and from reinsurance in other companies, \$27,044.37.....		29,123.46	
Net amount paid during the year for losses.....	\$	237,434.24	\$ 237,434.24
Paid stockholders for interest or dividends; (amount declared during the year).....	\$		40,000.00
Commissions or brokerage to agents, less received on reinsurances.....			96,277.91
Rents for company's use of own buildings.....			2,000.00
Salaries, fees and all other charges, officers, \$10,900.00; clerks, \$16,525.44.....			27,425.84
Taxes on premiums, \$7,134.11; on real estate, \$7,341.42; on other investments, personal tax, \$3,871.57.....			18,351.10
Insurance department fees and agents' licenses, \$1,047.63; municipal licenses, \$620.48; tax on franchise, \$452.02.....			4,564.57
Internal revenue tax.....			2,444.38
Advertising, printing and stationery, \$2,762.62; legal expenses, \$713.37; repairs and expenses on real estate, \$5,637.35; miscellaneous, \$14,626.96.....			23,740.30

Traveling expenses, \$2,948.72; profit and loss, \$460.86; premium paid on securities, \$3,194.83.....	6,604.41
Total expenditures during the year.....	456,398.37
Balances.....	\$ 1,961,158.46

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered.....	\$ 300,000.00
Mortgage loans on real estate, first liens.....	456,860.00
Loans secured by pledge of bonds, stocks or other collateral....	65,200.00
Book value of bonds excluding interest, \$929,186.29; and stocks, \$45,000.00.....	974,186.29
Cash in company's office, \$2,838.98; deposited in banks, \$161,073.19.....	163,912.17
Bills receivable.....	1,000.00
Total.....	\$ 1,961,158.46
Total net ledger assets.....	\$ 1,961,158.46

NON-LEDGER ASSETS.

Interest due.....	\$ 6,639.88
Interest due, \$990.00, and accrued, \$4,935.60 on bonds and stocks.....	5,925.60
Interest due.....	195.00
Rents due.....	2,918.76
Total carried out.....	\$ 15,679.24
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 51,894.22
Deduct cost of collection, commission and brokerage.....	10,378.84
Net amount of uncollected premiums, not more than three months due.....	\$ 41,515.38
Total admitted assets.....	2,018,353.08

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$ 1,758.52
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	21,508.75
Losses resisted (not outlawed) including interest, costs, and other expenses thereon.....	5,168.91
Total amount of claims for losses.....	\$ 28,436.18
Net amount of unpaid losses.....	\$ 28,436.18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$215,258.73 unearned premiums, 50 per cent.....	\$ 117,389.52
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$463,895.34; unearned premiums, pro rata....	225,153.43
Total unearned premiums as computed above.....	\$ 342,542.95
Total amount of all liabilities.....	\$ 370,979.13
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Reserve or guaranty fund, represented by script or otherwise....	1,447,373.95
Divisible surplus.....	1,647,373.95
Total.....	\$ 2,018,353.08

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899.....	\$ 65,789.211	\$ 626,586.19
Written or renewed during the year.....	48,370.774	487,736.17
Totals	114,159.985	1,114,322.36
Deduct those expired and marked off as terminated,	42,404.770	425,911.23
In force at the end of the year	\$ 71,755.215	\$ 688,411.13
Deduct amount reinsured,	3,839,808	37,937.92
Net amount in force	\$ 67,915.407	\$ 650,473.21
Largest amount in any one hazard.....		5,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year	\$ 237,950.92
Total amount of the company's stock owned by the directors at par value.....	48,700.00
Total amount loaned to officers and directors, \$93,000 00; loaned to stockholders, not officers, \$11,000.00.....	104,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
NOTE—Companies acting under what is known as the "Surplus Law," Chapter 189, Laws of New York, 1874, are required to state:	
The amount of "Special Reserve Fund," according to said law, deposited with the Insurance Department of the State of New York.....	\$ 200,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....	207,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 867,190.00
Gross premiums received.....	9,520.19
Losses paid.....	8,031.81
Losses incurred.....	5,581.81
Amount at risk.....	1,259,796.00

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the conditions and affairs of the

CALEDONIAN INSURANCE COMPANY.

Organized under the laws of the Kingdom of Great Britain and Ireland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

U. S. Manager, CHAS. H. POST.

Assistant Manager, N. A. MCNEIL.

[Incorporated, A. D., 1805.

Commenced business in U. S., September, 1890.]

Home office in the U. S., 27 and 29 Pine street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 2,687,500.00
Amount of capital paid up in cash.....	537,500.00
Amount of net ledger assets, December 31st of previous year....	1,702,812.29
Extended at.....	\$ 1,702,812.29

IOWA INSURANCE REPORT.

97

INCOME DURING YEAR.

As shown by the books at the home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$ 170,139.46

Net collected.....\$ 170,139.46

Gross premiums written and renewed during the year.....1,702,843.15

Total.....\$ 1,872,982.61

Deduct gross premiums and bills in course of collection at this date.....173,096.48

Entire premiums collected during the year.....\$ 1,699,886.13

Deduct reinsurance, rebate, abatement and return premiums...471,477.72

Received for premiums other than perpetuals.....\$ 1,228,408.41

Interest and dividends on stocks and bonds.....62,762.90

Profit on sale or maturity of ledger assets during the year over book values.....14,392.71

Total income during the year.....\$ 1,305,564.00

Total footings.....\$ 3,008,376.30

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$201,773.23 occurring in previous years).....\$ 988,840.45

Deduct amounts received for salvages, on losses of the last or previous years, \$10,345.44; and from reinsurance in other companies, \$128,006.76.....138,352.20

Net amount paid during the year for losses.....\$ 850,488.25

Commissions or brokerage to agents, less received on reinsurances.....259,400.45

Salaries, fees and all other charges, officers, \$32,863.00; clerks, \$37,202.81; other employees, \$19,942.46.....90,008.27

Taxes on premiums.....26,090.39

Insurance department fees and agents' licenses, \$8,761.10; municipal licenses, \$5,238.70; tax on franchise, \$230.00.....14,229.80

Advertising, printing and stationery, \$11,464.57; legal expenses, \$240.48; furniture and fixtures, \$2,927.73; miscellaneous, \$1,318.47.....15,951.25

Other disbursements, viz.: internal revenue, \$8,173.67; traveling, office expenses, postage, etc., \$49,557.02.....57,730.69

Remittance to home office.....38,478.01

Total expenditures during the year.....\$ 1,361,047.32

Balances.....\$ 1,647,328.98

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest, \$1,510,131.01; and stocks, \$26,178.89.....\$ 1,536,309.90

Cash in company's office, \$903.12; deposited in banks, \$123,931.95 124,835.07

Bills receivable, \$493.96; agents' debit balances, \$621.28; maps and furniture, \$7,463.30; due from other companies, \$871.78; reinsurance on losses already paid, \$1,247.72.....	10,698.04	
Total.....	\$ 1,671,843.01	
Deduct ledger liabilities:		
Agents' credit balances, \$2,356.10; all other, \$22,157.93.....	24,514.03	
Total net ledger assets.....		\$ 1,647,328.98

NON-LEDGER ASSETS.

Interest due, \$9,225.00, and accrued, \$5,259.15, on bonds and stocks.....	\$ 14,484.15	
Total carried out.....		\$ 14,484.15
Market value of bonds and stocks over book value.....		68,350.10
Gross premiums in course of collection December 31st, more than three months due.....	\$ 164,024.98	
Deduct cost of collection, commission and brokerage.....	35,245.85	
Net amount of uncollected premiums, not more than three months due.....		\$ 128,779.13
Gross premiums in course of collection December 31st, more than three months due.....	\$ 9,071.50	
Gross commission.....	1,910.32	
Net.....	\$ 7,161.18	
Gross assets.....		\$ 1,858,942.36
Deduct assets not admitted:		
Furniture, fixtures and safes.....	\$ 7,463.30	
Agents' debit balances, unsecured.....	621.28	
Total.....		\$ 8,084.58
Total admitted assets.....		\$ 1,850,857.78

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due, \$37.75; not yet due, \$78,358.37. \$	78,436.12	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	48,540.70	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	11,156.12	
Total amount of claims for losses.....	\$ 138,172.94	
Deduct reinsurance due or accrued.....	25,707.48	
Net amount of unpaid losses.....		\$ 112,465.46
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$937,721.08; unearned premiums 50 per cent.....	\$ 468,860.54	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$883,978.37; unearned premiums, pro rata....	450,206.74	
Total unearned premiums as computed above.....		\$ 919,157.28
Contingent.....		10,000.00
Total amount of all liabilities.....		\$ 1,041,622.74

Divisible surplus.....	809,235.04
Total.....	\$ 1,850,857.78

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31, 1899.....	\$ 201,164.302	\$ 1,976,143.54
Written or renewed in 1900.....	156,983.363	1,702,843.15
Totals.....	\$ 358,147.665	\$ 3,678,986.69
Deduct expirations and cancellations.....	152,761.443	1,568,166.24
In force December 31, 1900.....	\$ 205,386.222	\$ 2,080,820.45
Deduct amount reinsured.....	23,791.040	29,121.00
Net amount in force.....	\$ 181,595.182	\$ 1,821,699.45

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No

Losses incurred during the year, fire.....\$ 796,862.52

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$2,727,937.00
Gross premiums received.....	40,451.62
Losses paid.....	19,586.64
Losses incurred.....	18,091.12
Amount at risk.....	4,546,561.00

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the

CITIZENS' INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. A. WALTON.

Vice-President, GEO. H. MCLEAN.

Secretary, F. M. PARKER.

[Incorporated, April, 1836. Commenced business. April, 1837.]

Home office, 156 Broadway, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$2,500,000; subscribed for..	\$ 300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets December 31st of previous year.....	432,212.04
Extended at.....	\$ 432,212.04

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 154,952.67
Deduct amount of same not collected.....	2,604.72
Net collected.....	\$ 152,347.95

Gross premiums written and renewed during the year.....	899,380.23	
Total.....	\$ 1,051,728.18	
Deduct gross premiums and bills in course of collection at this date	175,062.26	
Entire premiums collected during the year.....	\$ 876,665.92	
Deduct reinsurance, rebate, abatement and return premiums...	193,234.56	
Received for premiums other than perpetuals.....		\$ 683,431.36
Rents from company's property, including \$1,200 for company's use of own buildings.....	311.66	
Interest on real estate mortgage loans, \$1,164; on other collateral loans, \$541.27.....	1,705.27	
Interest and dividends on stocks and bonds, \$15,820; from all other sources, \$11.77.....	15,831.77	
Total rents and interest.....		\$ 22,848.70
Profit on sale or maturity of ledger assets during the year over book values.....		9,303.55
From all other sources, viz: Refunded tax.....		2,000.00
Total income during the year.....		717,583.61
Total footings.....	\$ 1,149,795.65	

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:		
Gross amount paid for losses (including \$34,234.17 occurring in previous years)	568,627.53	
Deduct amounts received for salvages (on losses of the last or previous years) \$10,091.18; and from reinsurance in other companies, \$99,843.24.....	159,934.42	
Net amount paid during the year for losses.....		\$ 458,693.11
Paid stockholders for interest or dividends; (amount declared during the year, \$24,000).....		23,989.30
Interest paid to scripholders.....		644.70
Commissions or brokerage to agents, less received on reinsurances.....		162,088.67
Salaries and allowances to agents.....		2,400.00
Rents (including \$1,200 for company's use of own buildings)		8,946.16
Salaries, fees and all other charges, officers, \$22,166.00; clerks, \$40,974.08; other employees, \$1,208.00.....		64,348.08
Taxes on premiums, \$6,730.48; on real estate, \$787.13; on other investments, \$106.09.....		7,623.70
Insurance department fees and agents' licenses, \$1,566.00; municipal licenses, \$7.48.....		1,573.48
Advertising, printing and stationery, \$22,286.60; legal expenses, \$200.00; repairs and expenses on real estate, \$83.49; furniture and fixtures, \$367.50; miscellaneous, \$3,887.85.....		26,825.44
Total expenditures during the year.....		757,132.64
Balances.....	\$ 392,663.01	

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered.....	\$ 58,517.46
Mortgage loans on real estate, first liens.....	20,300.00
Loans secured by pledge of bonds, stocks or other collateral....	15,000.00

Book value of bonds, excluding interest, \$178,412.50; and stocks \$89,369.73.....	267,782.23	
Cash in company's office, \$2,314.69; deposited in banks, \$33,909.34.....	36,224.03	
Total.....	\$ 397,823.72	
Deduct ledger liabilities: Agent's credit balances.....	5,160.71	
Total net ledger assets.....	\$ 392,663.01	

NON-LEDGER ASSETS

Interest due, \$270.00, and accrued, \$101.50 on mortgages.....	\$ 371.50	
Interest accrued, on bonds and stocks.....	2,683.33	
Interest accrued, on collateral loans.....	150.00	
Rents due.....	2,680.00	
Total carried out.....	\$ 5,884.83	
Market value of real estate over book value.....	31,482.54	
Market value of bonds and stocks over book value.....	183,167.77	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 175,062.26	
Deduct cost of collection, commission and brokerage.....	28,362.50	
Net amount of uncollected premiums, not more than three months due.....	146,699.76	
Due from other companies on loss already paid as below.....	8,665.78	
Total admitted assets.....	\$ 768,563.69	

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due, \$6,309.68; not yet due, \$9,195.21.....	\$ 15,504.89	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	27,733.11	
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	3,108.50	
Total amount of claims for losses.....	\$ 46,346.50	
Deduct reinsurance due or accrued.....	14,196.50	
Net amount of unpaid losses.....	\$ 32,150.00	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$271,130.36 unearned premiums, 50 per cent.....	\$ 135,565.18	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$350,794.02; unearned premiums, pro rata....	195,519.32	
Total unearned premiums as computed above.....	\$ 331,084.50	
Cash dividends remaining unpaid to stockholders.....	416.20	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	700.00	
Return premiums, \$679.32; and reinsurance premiums, \$1,980.56	2,659.88	
Total amount of all liabilities.....	\$ 367,010.58	
Joint stock capital actually paid up in cash.....	300,000.00	
Divisible surplus.....	101,553.11	401,553.11
Total.....	\$ 768,563.69	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 86,588.321	\$ 637,259.07
Written or renewed during the year	107,348.282	849,380.23
Total.....	\$ 193,936.603	\$ 1,536,639.30
Deduct those expired and marked off as terminated.....	109,886.713	844,821.30
In force at the end of the year.....	\$ 84,049.890	\$ 691,818.00
Deduct amount reinsured	8,738.342	69,893.62
Net amount in force.....	\$ 75,311.548	\$ 621,924.38
Largest amount writtten on any one risk, not deducting reinsurance		\$ 40,000.00
Reinsured		15,000.60

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Scrlp dividends declared during the year.....	\$ 644.70
Losses incurred during the year.....	452,700.44
Total amount of the company's stock owned by the directors at par value.....	123,060.00
Loaned to stockholders, not officers.....	15,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 195,470.00
Gross premiums received.....	2,601.27
Losses paid.....	207.98
Losses incurred.....	207.98
Amount at risk.....	186,722.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

CITIZENS' INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. R. SNINELY.

Secretary, HOWARD WELCH.

[Incorporated March 7, 1849. Commenced business March, 1850.]

CAPITAL STOCK

Amount of capital stock authorized and subscribed for	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year ...	713,695.55
Extended at	\$ 713,695.55

IOWA INSURANCE REPORT.

103

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire risks.	Premiums thereon.
Gross premiums and bills unpaid at close of previous year. as shown by that year's statement.....	\$ 30,692.58	
Deduct amount of same not collected	670.55	
Net collected.....	\$ 30,022.03	
Gross premiums written and renewed during the year	299,636.37	
Total	\$ 329,658.40	
Deduct gross premiums and bills in course of collection at this date	28,242.04	
Entire premiums collected during the year.....	\$ 301,416.36	
Deduct reinsurance, rebate, abatement and return premiums....	66,185.50	
Received for premiums other than perpetuals.		\$ 235,230.86
Rents from company's property, including \$2,000 for company's use of own buildings	\$ 8,103.81	
Interest on real estate mortgage loans, \$16,686.58; on other collateral loans, \$1,209.90	19,896.48	
Interest and dividends on stocks and bonds, \$10,981.26; from all other sources, \$42,912.	11,410.38	
Total rents and interest		\$ 39,410.67
Total income during the year		\$ 274,641.53
Total footings		\$ 988,337.08

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$29,272.14 occurring in previous years)	\$ 202,975.97	
Deduct amounts received for salvages (on losses of the last or previous years). \$1,137.83; and from reinsurance in other companies, \$24,100.03.	25,237.86	
Net amount paid during the year for losses		\$ 177,738.11
Paid stockholders for interest or dividends		30,000.00
Commissions or brokerage to agents, less received on reinsurances		54,873.42
Rents (including \$2,000 for company's use of own buildings)....		2,000.00
Salaries, fees and all other charges, officers, \$9,299.88; clerks, \$1,960.00; other employees, \$600.00.		13,859.88
Taxes on premiums, \$5,503.15; on real estate, \$2,447.30; on other investments, \$1,500.		9,450.45
Insurance department fees and agents' licenses, \$1,637; municipal licenses, \$314.50.		1,951.50
Advertising, printing and stationery, \$2,411.73; legal expenses, \$2,893; repairs and expenses on real estate, \$768.13; miscellaneous, \$9,844.63.		13,263.42
Losses on sales or maturity of ledger assets		109.62
Total expenditures during the year		\$ 303,246.40
Balances		\$ 685,090.68

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered	\$ 85,358.39	
Mortgage loans on real estate, first liens.....	261,597.20	
Loans secured by pledge of bonds, stocks, or other collateral...	63,800.00	
Book value of bonds excluding interest \$56,884.28; and stocks, \$173,795.27	230,679.55	
Cash in company's office, \$2,919.54; deposited in banks, \$40,736.00	43,655.54	
Total		\$ 685,090.68

NON-LEDGER ASSETS.

Interest due, \$382.15; and accrued, \$3,652.03, on mortgages	\$ 4,034.18	
Interest due.	337.44	
Rents due.....	1,005.83	
Total carried out.....		\$ 5,377.45
Market value of real estate over book value.....		37,200.72
Market value (not including interest) of bonds and stocks over book value		63,768.45
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 25,805.12	
Deduct cost of collection, commission and brokerage.....	3,194.46	
Net amount of uncollected premiums, not more than three months due		22,610.66
Gross premiums in course of collection December 31st, more than three months due.....	\$ 2,436.98	
Gross assets.....		\$ 814,047.96

NON-LEDGER LIABILITIES.

Losses adjusted not yet due	11,027.63	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	10,372.00	
Losses resisted (not outlawed), including interest, cost and other expenses thereon	1,000.00	
Total amount of claims for losses.....	\$ 22,399.63	
Deduct reinsurance due or accrued.....	1,052.10	
Net amount of unpaid losses.....		\$ 21,347.53
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$168,542.96; unearned premiums (50 per cent)	\$ 84,271.48	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$186,904.21; unearned premiums (pro rata) ...	97,594.51	
Total unearned premiums as computed above.....		181,865.99
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	7,737.48	
Return premiums, \$53.70; and reinsurance premiums, \$403.28; all other liabilities	456.98	
Total amount of all liabilities.....		\$ 211,407.98
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	102,639.98	602,639.98
Total.....		\$ 814,047.96

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 31,215,390	\$ 351,965.54
Written or renewed during the year.....	24,656,381	299,636.37
Total	\$ 55,871,771	\$ 651,601.91
Deduct those expired and marked off as terminated.....	21,666,439	267,299.78
In force at the end of the year.....	\$ 34,205,332	\$ 384,302.13
Deduct amount reinsured.....	2,454,594	28,854.96
Net amount in force.....	\$ 31,810,738	\$ 355,447.17
Largest amount written on any one risk, not deducting reinsurance		5,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.	
Losses incurred during the year.....	\$ 169,813.50
Total amount of the company's stock owned by the directors at par value.....	64,600.00
Total amount loaned to officers and directors, \$17,600; loaned to stockholders, not officers. \$26,650.90.....	44,250.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 466,489.99
Gross premiums received.....	5,884.69
Losses paid.....	6,617.97
Losses incurred.....	6,343.45
Amount at risk.....	700,734.98

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

COLONIAL INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of the State of Iowa, pursuant to the laws thereof.

President, LEO. H. WISE.

First Vice-President, GEO. C. CLARKE.

Second Vice-President, S. S. PALMER.

Secretary, E. E. HALL.

[Incorporated June 16, 1896.

Commenced business, July 15, 1896.]

Home office, 45, 47, 49 Cedar St., New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....\$	200,000.00
Amount of capital paid up in cash	200,000.00
Amount of ledger assets, December 31st of previous year.....	680,764.58
Extended at.....	\$ 680,764.58

INCOME DURING YEAR.

As shown by the books at the home office at close
of business December 31st:

	FIRE.	MARINE AND INLAND.	
Gross premiums and bills unpaid at close of pre- vious year as shown by that year's statement.....	\$ 121,367.55	\$ 22,110.15	
Net collected.....	\$ 121,367.55	\$ 22,110.15	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	289,840.81	71,382.12	
Total.....	\$ 411,208.36	\$ 93,492.27	
Deduct gross premiums and bills in course of col- lection at this date.....	73,616.17	12,812.33	
Entire gross premiums collected during the year... \$ 337,592.19		\$ 80,679.94	
Deduct reinsurance, rebate, abatement and return premiums.....	150,924.66	16,724.37	
Received for premiums other than perpetuals.....	\$ 186,667.53	\$ 63,955.57	\$ 250,623.10
Interest and dividends on bonds ..		18,725.90	
Total rents and interest.....			\$ 18,725.90
From all other sources, viz: (Itemize profit and loss account) gain in value of U.S. government bonds.....			1,725.00
Total income during the year.....			271,074.00
Total footings ..			\$ 951,838.58

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of bus-
iness December 31st.

	FIRE.	MARINE AND INLAND.	
Gross amount paid for losses (including \$..... occurring in previous years.....	\$ 387,361.95	\$ 40,485.93	
Deduct amounts received for salvages (on losses of the last or previous years), and from reinsurance in other companies.....	52,958.99	15,090.09	
Net amount paid during the year for losses.....	\$ 334,402.96	\$ 25,395.84	\$ 359,798.80
Commissions or brokerage to agents, less received on reinsur- ances.....			70,073.70
Salaries, fees and all other charges, officers.....			3,940.00
Taxes on premiums.....			9,160.06
Insurance department fees and agents' licenses ..			2,385.50
Legal expenses.....			3,129.11
Other disbursements, viz: internal revenue, \$1,903.23; Washing- ton reinsurance contract, \$35,442.45.....			37,345.68
Total expenditures during the year			485,832.85
Balances			\$ 466,005.73

LEDGER ASSETS

As per ledger accounts shown by the books at the home office
at close of business December 31st.

Book value of bonds excluding interest.....	\$ 460,750.00	
Cash in company's office, \$957.68; deposited in banks, \$4,298.05....	5,255.73	
Total	\$ 466,005.73	
Total net ledger assets, as per balances on page 1.....		\$ 466,005.73

NON-LEDGER ASSETS.

Interest accrued on bonds	\$ 1,291.67	
Total carried out		1,291.67
Gross premiums in course of collection December 31st, not more than three months due	86,428.50	
Deduct cost of collection, commission and brokerage	22,452.73	
Net amount of uncollected premiums, not more than three months due		\$ 63,975.77
Gross assets		531,273.17

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$ 12,369.23	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	58,122.42	
Total amount of claims for losses	\$ 70,491.65	
Deduct reinsurance due or accrued (give list of companies and amounts), as per schedule E	2,538.60	
Net amount of unpaid losses		\$ 67,953.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$198,996.34; unearned premiums (50 per cent.)	\$ 99,498.17	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$32,048.18; unearned premiums (pro rata)	15,822.63	
Gross premiums (less reinsurance) (including both cash and bills) received and receivable upon all unexpired inland navigat.on risks, \$63,832.14; unearned premiums (50 per cent.) ..	31,916.07	
Total unearned premiums as computed above		\$ 147,236.87
Return premiums, \$11,536.53; and reinsurance premiums, \$2,374.33		13,910.86
Total amount of all liabilities		\$ 229,100.78
Joint stock capital actually paid up in cash	\$ 200,000.00	
Divisible surplus	102,172.39	302,172.39
Total		\$ 531,273.17

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 56,720,088	\$ 511,531.95	\$ 2,107,382	\$ 65,179.49
Written or renewed during the year	28,813,575	289,840.81	2,732,367	71,382.12
Total	\$ 85,533,663	\$ 800,372.76	\$ 4,839,749	\$ 136,561.61
Deduct those expired and marked off as terminated	61,757,063	558,772.59	2,988,671	72,579.47
In force at the end of the year	\$ 23,776,600	\$ 241,600.17	\$ 1,851,078	\$ 63,982.14
Deduct amount reinsured	1,319,298	10,555.65	4,500	150.00
Net amount in force	\$ 22,457,302	\$ 231,044.52	\$ 1,846,578	\$ 63,832.14

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement?..No.

Gross losses incurred during the year, \$302,611.33; marine and inland \$37,631.48.

Total amount of the company's stock owned by the directors at par value.....\$ 91,350.00

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 101,000.00
Gross premiums received.....	1,072.89
Losses paid.....	5,662.94
Losses incurred.....	1,028.81
Amount at risk.....	100,000.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

COMMERCIAL UNION ASSURANCE COMPANY.

(Limited.)

Organized under the laws of the Kingdom of Great Britian, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

A. H. WRAY, *Manager for the U. S.*

[Incorporated, September 28, 1861. Commenced business, in U. S. January, 1871.]

Home office in U. S., 60 William Street.

CAPITAL STOCK.

Amount of capital stock authorized, \$12,500,000; subscribed for, \$ 1,250,000.00

Amount of capital paid up in cash..... 1,250,000.00

Amount of net ledger assets, December 31st of previous year ... 3,170,430.95

Extended at.....\$ 3,170,430.95

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as

	Fire.	Marine and Inland.
shown by that year's statement.....\$	400,106.70	\$ 3,827.02

Net collected.....\$	400,106.70	\$ 3,827.02
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Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	3,626,627.04	102,216.47
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Total.....	\$ 3,626,733.74	\$ 106,043.49
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Deduct gross premiums and bills in course of collection at this date	485,832.12	4,303.09
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Entire premiums collected during the year.\$	3,140,901.62	\$ 101,740.40
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Deduct reinsurance, rebate, abatement and return premiums.....	646,694.54	18,557.58
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Received for premiums other than perpetuals.\$	2,494,207.08	\$ 83,182.82	\$ 2,577,389.90
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Rents from company's property, including \$110.50 for company's use of own buildings.....\$	44,561.80
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Interest on real estate mortgage loans.....	11,032.50
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Interest and dividends on stocks and bonds.....	74,680.13
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Total rents and interest.....	\$ 130,274.43
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IOWA INSURANCE REPORT.

109

Profit on sale or maturity of ledger assets during the year over book values.....	529.66
Received from foreign reinsurance companies.....	38,494.93
Total income during the year	2,752,688.89
Total footings.	\$ 5,923,119.84

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses, including \$312,648.73 occurring in previous years).....	\$ 1,899,872.25	\$ 42,284.99
Deduct amounts received for salvages, on losses of the last or previous years), \$14,421.45; and from reinsurance in other companies, \$126,260.16.....	131,714.14	8,967.47
		1,801,475.63
Net amount paid during the year for losses.....	\$ 1,626,015.75	\$ 33,317.52
Commissions or brokerage to agents, less received on reinsurance.....		492,586.90
Rents, including \$110.52 for company's use of own buildings.....		21,398.25
Salaries, fees and all other charges; officers, \$25,255.63; clerks, \$67,836.67; other employees, \$47,539.37.....		140,631.61
Taxes on premiums, \$48,550.94; on real estate, \$9,799.01.....		58,349.95
Insurance department fees and agents' licenses, \$11,272.61; municipal licenses, \$7,179.06; tax on franchise, \$2,289.18; internal revenue tax, \$16,009.48.....		36,750.33
Advertising, printing and stationery, \$19,711.46; legal expenses \$1,126.61; repairs and expenses on real estate, \$18,009.58; furniture and fixtures \$477.24; miscellaneous \$92,323.05....		131,657.99
Remittances to home office during the year.....		101,444.79
Total expenditures during the year.....		\$ 2,784,295.45
Balances.....		\$ 3,138,824.39

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....	\$ 800,000.00
Mortgage loans on real estate (Schedule B,) first liens.....	230,500.00
Book value of bonds excluding interest, \$1,740,890.83; and stocks \$248.50 (Schedule D).....	1,765,740.83
Cash in company's office, \$10,635.86; deposited in banks, \$177,098.83.....	187,704.69
Due from Palatine Insurance Co., of Manchester, since paid....	143,266.53
Agents' debit balances.	11,612.34
Total.....	\$ 3,138,824.39
Total net ledger assets.....	\$ 3,138,824.39

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 4,010.41
Interest accrued on bonds and stocks.....	17,308.30
Rents on company's property or lease.....	8,055.54
Total carried out.....	29,374.25
Market value of real estate over book value, as per Schedule A..	88,148.69
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	117,652.92

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 479,631.19	
Deduct cost of collection, commission and brokerage.....	61,639.59	
Net amount of uncollected premiums, not more than three months due.....		\$ 414,991.60
Gross premiums in course of collection December 31st, more than three months due.....	\$10,504.02	
Gross assets.....		\$ 3,758,991.85
Deduct assets not admitted:		
Agents' debit balances, unsecured.....	\$ 891.40	
Bonds and stocks, \$1.00c; other \$663.12.....	1,623.12	
Total.....		2,554.52
Total admitted assets.....		\$ 3,786,437.33
NON-LEDGER LIABILITIES.		
Losses adjusted not yet due.....	\$ 145,110.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	150,415.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	49,500.00	
Total amount of claims for losses.....	\$ 345,025.00	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	23,376.00	
Net amount of unpaid losses.....		\$ 321,649.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,919,103.38 unearned premiums (50 per cent).....	959,551.69	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,930,220.03; unearned premiums (pro rata).....	980,511.07	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired Inland Navigation risks, \$34,131.93; unearned premiums (50 per cent).....	17,065.56	
Total unearned premiums as computed above.....		\$ 1,957,128.72
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received	97,723.54	
Return premiums, \$4,820.62 and reinsurance premiums, 22,355.95		7,176.57
Total amount of all liabilities.....		\$ 2,383,677.83
Divisible surplus.....	1,402,759.50	
Total.....		\$ 3,786,437.33

FIRE RISKS AND PREMIUMS.

	Fire risks	Premiums thereon.	Marine and Inland.	Pms. there on.
In force December 31st of previous year.....	\$423,181,789	\$3,927,661.29	\$ 385,723	\$ 19,255.86
Written or renewed during the year.....	309,974.637	3,226,627.04	38,509,391	102,216.47
Total.....	\$733,159,425	\$7,156,288.32	\$38,835,111	121,472.33
Deduct those expired and marked off as terminated.....	303,424,526	3,076,165.29	38,086,015	85,259.67
In force at the end of the year.....	\$429,734,889	4,080,121.03	809,096	36,212.66
Deduct amount re-insured.....	28,017,211	222,799.62	53,000	2,080.73
Net amount in force.....	\$401,717,678	\$3,857,323.41	\$ 756,096	\$ 34,131.93

PERPETUAL BUSINESS.

	Amount of risk.	Total premium.	Interest premium
Perpetual risks in force Dec. 31, of previous year.....	\$5,107,328.11	\$ 106,737.57	} \$ 3,010.86
Perpetual risks written during year.....	368,141.92	7,530.80	
Total.....	\$5,475,470.03	\$ 114,268.37	
Deduct those marked off as terminated.....	282,663.00	5,686.66	
In force December 31st, 1900.....	\$5,193,107.03	\$ 108,581.71	
Losses incurred on perpetual risks during the year.....	\$613.24		
Losses paid on perpetual risks during the year.....	613.24		

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Ris s.	Tornado.	Aggregate
Amount at risk.....	\$2,011,023.00	\$ 75,725.00	\$2,086,748.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

CONCORDIA FIRE INSURANCE COMPANY.

organized under the laws of the state of Wisconsin, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, GEORGE BRUMDER.

First Vice-President, JOHN SCHROEDER.

Secretary, FRANK DAMKOEHLER.

[Incorporated March 7, 1870. Commenced business March 22, 1870.]

CAPITAL STOCK

Amount of capital stock authorized and subscribed for.....	\$ 500,000.00	
Amount of capital paid up in cash.....	200,000.00	
Extended at.....		\$ 798,529.13

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 128,055.51
Deduct amount of same not collected.....	6,243.41

Net collected.....	\$ 121,812.10
Gross premiums written and renewed during the year, as per item 2, page 3 part VI.....	940,577.15

Total.....	\$ 1,062,389.25
Deduct gross premiums and bills in course of collection at this date.....	121,086.34

Entire premiums collected during the year.....	\$ 938,302.41
Deduct reinsurance, rebate, abatement and return premiums...	277,743.75

Received for premiums other than perpetuals.....	660,554.16	\$ 660,554.16
Rents from company's property, including company's use of own buildings.....	1,132.83	
Interest on real estate mortgage loans, and on other collateral loans.....	21,910.83	

Interest and dividends on stocks and bonds, from all other sources

13,820.00

Total rents and interest.....	\$	36,863.66
Total income during the year.....		697,417.82

Total footings.....	\$	1,495,946.95
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DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses.....	\$	455,649.11
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Deduct amounts received for salvages (on losses of the last or previous years) \$2,922.36; and from reinsurance in other companies, \$88,556.33.....		91,478.69
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Net amount paid during the year for losses.....	\$	364,170.42	\$	364,170.42
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Paid stockholders for interest or dividends; (amount declared during the year).....		20,000.00
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Commissions or brokerage to agents, less received on reinsurances.....		174,514.92
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Rents for company's use of own buildings less \$30 from sub leases		2,370.00
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Salaries, fees and all other charges, officers, \$5,034.50; clerks, \$29,249.....		34,283.50
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Taxes on premiums, \$18,771.59; real estate, \$205.37.....		18,976.98
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Insurance department fees and agents' licenses, \$3,962.37; municipal licenses, \$929.95.....		4,891.42
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Advertising, printing and stationery, \$14,284.72 legal expenses, \$1,294.55; repairs and expenses on real estate, \$323.98; furniture and fixtures, \$214.25; miscellaneous, \$37,432.67.....		42,550.17
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Total expenditures during the year.....	\$	672,757.41
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Balances.....	\$	823,189.54
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LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, (Schedule A), unincumbered.....	\$	16,492.04
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Mortgage loans on real estate, (Schedule B), first liens.....		459,730.00
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Book value of bonds excluding interest, (Schedule D).....		292,738.79
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Cash in company's office, \$166.34 deposited in banks, \$54,062.37.....		54,228.71
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Total.....	\$	823,189.54
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Total net ledger assets, as per balance on page 1.....	\$	823,189.54
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NON-LEDGER ASSETS.

Interest due, \$4,273.60, and accrued, \$4,259.71, on mortgages.....	\$	8,533.31
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Interest due and accrued on bonds and stocks.....		5,294.58
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Total carried out.....	\$	13,827.89
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Market value of real estate over book value, as per schedule A..		507.96
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Gross premiums in course of collection December 31st, not more than three months due.....	\$	124,086.34
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Deduct cost of collection, commission and brokerage.....		28,369.43
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Net amount of uncollected premiums, not more than three months due.....	\$	95,716.91
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Gross assets.....	\$	933,242.30
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Deduct assets not admitted:

Bonds and stocks,	4,750.26
Total admitted assets.....	\$ 928,492.04

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$ 17,515.34
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	23,677.60
Losses resisted (not outlawed) including interest costs, and other expenses thereon.....	9,415.00
Total amount of claims for losses.....	\$ 50,607.94
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	18,412.43
Net amount of unpaid losses.....	\$ 32,195.51
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks. unearned premiums, 50 per cent.....	174,499.66
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, unearned premiums, pro rata.....	361,825.55
Total unearned premiums as computed above.....	\$ 536,325.21
Total amount of all liabilities.....	\$ 568,520.72
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Reserve or guaranty fund, represented by script or otherwise....	159,971.32
Divisible surplus.....	359,971.32
Total	\$ 928,492.04

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 95,256,231	\$ 1,036,212.54
Written or renewed during the year.....	86,075,501	940,577.15
Totals.....	\$ 181,331,735	\$ 1,976,789.69
Deduct those expired and marked off as terminated	66,016,524	731,929.97
In force at the end of the year	\$ 115,315,211	\$ 1,244,859.72
Deduct amount reinsured.....	17,802,702	205,586.56
Net amount in force.....	\$ 97,512,509	\$ 1,039,273.16

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 348,413.04
Total amount of the company's stock owned by the directors at par value.....	105,100.00
Total amount loaned to officers and directors, \$5,000.00; loaned to stockholders not officers, \$1,800.00.....	6,800.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and Tornado risks.
Gross risks written.....	\$ 45,055.06
Gross premiums received.....	58,164.83
Losses paid.....	25,823.57
Losses incurred.....	17,902.35

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

CONNECTICUT FIRE INSURANCE COMPANY,

Organized under the laws of the State of Connecticut, made to the Insurance Department of the State of Iowa, pursuant to the laws thereof.

President, J. D. BROWN.

Secretary, CHARLES R. BURT

[Incorporated, June, 1850. Commenced business July, 1850.]

Home office, 51 Prospect Street, Hartford.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed.....	\$ 1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31, of previous year....	3,679,053.07
Extended at.....	\$ 3,679,053.07

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement \$	160,900.00
Add for under estimate.....	19,250.39

Total collected	\$ 180,159.39
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 2,399,742.80

Total.....	\$ 2,579,902.19
Deduct gross premiums and bills in course of collection at this date	171,500.00

Entire premiums collected during the year \$	2,408,402.19
Deduct re-insurance, rebate, abatement, and return premiums.....	352,763.65

Received for premiums, other than perpetuals	\$ 2,055,638.54
Interest on real estate mortgage loans \$53,440.55; on other collateral loans, \$1,446.26.....	\$ 54,886.81
Interest and dividends on stocks and bonds, and from all other sources.....	99,204.23

Total rents and interest	\$ 154,091.04
Profit on sale or maturity of ledger assets during the year over book values.....	36,301.09

Total income during the year.....	\$ 2,246,030.67
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Total footings.....	\$ 5,925,083.74
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$191,451.99: occurring in previous years)	\$ 1,209,572.96
Deduct amounts received for salvages, (on losses of the last or previous years) \$6,960.36 and from reinsurance in other companies, \$50,570.36	\$ 57,531.12
Net amount paid during the year for losses	\$ 1,152,041.84
Paid stockholders for interest or dividends; amount declared during the year	100,000.00
Commissions or brokerage to agents, less received on reinsurance	386,553.75
Rents	9,375.04
Salaries, fees and all other charges, officers, clerks, and other employees	169,084.07
Taxes on premiums \$56,774.44. On real estate, deducted from gross rentals, hence not included here	56,774.44
Insurance Dep't fees and agents' licenses, \$11,568.99; municipal licenses, \$5,390.17; tax on franchise, paid by stockholders personally	16,959.16
Advertising, printing, stationery, legal and miscellaneous expenses, (repairs and expenses on real estate, deducted from gross rentals, hence not included here)	147,665.58
Total expenditures during the year	\$ 2,038,453.88
Balances	\$ 3,886,629.86

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 211,200.00
Mortgage loans on real estate (Schedule B), first liens	1,173,650.00
Book value of bonds excluding interest, \$1,692,818.76; and stocks, \$396,177.97 (Schedule D)	2,088,996.73
Cash in company's office, \$443.04; deposited in bank \$278,135.72	278,578.76
Bills receivable, \$446,095.19; agents' debit balances, \$88,109.18; secured	134,204.37
Total	\$ 3,886,629.86
Total net ledger assets, as per balances on page 1	\$ 3,886,629.86

NON-LEDGER ASSETS.

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	\$ 110,065.27
Gross premiums, (excluding return premiums and re-insurance) in course of collection December 31st, not more than three months due	146,500.00
Deduct cost of collection, commission, and brokerage and other expenses	61,300.00
Net amount of uncollected premiums, not more than three months due	\$ 85,200.00
Gross assets	\$ 4,081,895.13
Total admitted assets	\$ 4,081,895.13

NON-LEDGER LIABILITIES.

Losses not yet due	\$ 59,391.49
Losses in process of adjustment, or in suspense, including all reported and supposed losses	126,301.05

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	19,046.13	
Total amount of claims for losses.....	\$ 204,738.67	
Deduct re-insurance due or accrued (give list of companies and amounts), (schedule E).....	13,868.05	
Net amount of unpaid losses.....		\$ 109,870.62
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,264,933.20; unearned premiums (50 per cent).....	\$ 632,466.60	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,155,182.35; unearned premiums, (pro rata).....	1,165,896.90	
Total unearned premiums as computed above,.....		\$ 1,798,363.50
Total amount of all liabilities.....		\$ 1,989,234.12
Joint-stock capital actually paid up in cash.....	\$ 1,000,000.00	
Divisible surplus.....	1,092,661.01	2,092,661.01
Total.....		\$ 4,081,895.13

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 276,696.254	\$ 3,226,884.41
Written or renewed during the year.....	206,600.395	2,399,742.80
Total.....	\$ 483,296.649	\$ 5,626,627.21
Deduct those expired and marked off as terminated.....	171,896.612	2,022,715.87
In force at the end of the year.....	\$ 311,400.037	\$ 3,603,911.34
Deduct amount reinsured.....	14,547.330	183,795.79
Net amount in force.....	\$ 296,852.707	\$ 3,420,115.55
Largest risk in any one hazard, \$5,000 ordinarily, though depends on risk and location.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year.....	\$1,142,197.56
Total amount of the company's stock owned by the directors at par value.....	\$ 28,900.00
Total amount loaned to officers and directors, \$21,500; loaned to stockholders, not officers, \$27,500.	
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and tornado risks
Gross risks written.....	\$ 4,034,173.00
Gross premiums received.....	50,422.20
Losses paid.....	21,627.46
Losses incurred.....	18,107.42

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

CONTINENTAL INSURANCE COMPANY,

Organized under the laws of the state of New York, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, F. C. MOORE. *Secretary Brooklyn Department*, CHAS. H. DUTCHER,
Vice-President, HENRY EVANS. *Assistant Secretary*, J. E. LOPEZ.
Secretary, EDWARD LANNING. *Assistant Secretary*, E. L. BALLARD.

[Organized November, 1852. Commenced business January, 1853.]

Principal office, No. 46 Cedar street, New York.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....\$ 1,000,000.00
 Amount of capital paid up in cash 1,000,000.00
 Amount of net ledger assets, December 31st of previous year.... 8,709,143.99

Extended at \$ 8,709,143.99

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 665,743.56	
Deduct amount of same not collected.....	18,621.68	
Net collected.....	\$ 647,121.88	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	4,960,236.11	
Total.....	\$ 5,607,357.99	
Deduct gross premiums and bills in course of collection at this date.....	677,662.58	
Entire premiums collected during the year.	\$ 4,929,695.41	
Deduct re-insurance, rebate, abatement, and return premiums.....	635,164.43	
Received for premiums, other than perpetuals.....	\$ 4,294,530.98	\$ 4,294,530.98
Rents, company's use of own buildings.....	\$ 68,810.56	
Interest on real estate mortgage loans.....	3,769.14	
Interest and dividends on stocks and bonds, \$329,437.60; from all other sources, \$17,681.35.....	347,118.95	
Total rents and interest		\$ 419,698.65

Profit on sale or maturity of ledger assets during the year over book values.....	405,180.05
Total income during the year.....	\$ 5,119,409.68
Total findings.....	\$ 13,828,553.67

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$313,963.39, occurring in previous years).....	\$ 2,357,305.30
Deduct amounts received for salvages (on losses of the last or previous years) \$12,984.23; and from reinsurance in other companies, \$124,021.76.....	137,005.99
Net amount paid during the year for losses.....	\$ 2,220,299.31
Paid stockholders for interest or dividends; amount declared during the year.....	250,000.00
Scrip or certificates of profits redeemed in cash, \$21; interest paid to scripholders, \$.90.....	21.90
Commissions or brokerage to agents, less received on reinsurances.....	880,650.39
Rents.....	7,655.00
Salaries, fees and all other charges, officers, \$71,748.12; clerks, \$158,103.50; other employees, \$87,426.58.....	317,278.20
Taxes on premiums, \$111,254.24; on real estate, \$14,928.43.....	126,182.67
Insurance department fees and agents' licenses, \$10,496; municipal licenses, \$8,666.47; tax on franchise, \$1,440.....	20,602.47
Advertising, printing and stationery, \$38,945.17; legal expenses, \$5,043.63; repairs and expenses on real estate, \$31,680.84; furniture and fixtures, \$1,994.61; miscellaneous, \$191,177.66..	268,841.91
Total expenditures during the year.....	\$ 4,091,531.8
Balance.....	\$ 9,737,021.82

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 1,106,250.00
Mortgage loans on real estate (Schedule B), first liens.....	60,210.00
Book value of bonds, excluding interest, \$2,423,923.75; and stocks, \$5,508,224.24, (Schedule D).....	7,932,147.99
Cash in company's office, \$2,304.01; deposits in banks, \$636,109.82	638,413.83
Total.....	\$ 9,737,021.82
Total net ledger assets.....	9,737,021.82

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 819.28
Interest accrued on bonds and stocks.....	66,696.66
Interest accrued on other assets.....	725.12
Rents accrued on company's property or lease.....	1,614.00
Total carried out.....	\$ 69,855.06
Market value (not including interest) of bonds and stocks over book value (Schedule D).....	153,732.01
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 740,662.58

Deduct cost of collection, commission and brokerage.....	63,000.00		
Net amount of uncollected premiums, not more than three months due.....		677,662.58	
Gross premiums in course of collection December 31st more than three months due.....	\$328,602.32		
Gross assets.....		\$ 10,638,271.47	
Total admitted assets.....		\$ 10,638,271.47	
NON-LEDGER LIABILITIES.			
Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 349,335.64		
Losses resisted (not outlawed), including interest, costs and other expenses thereon	40,815.00		
Total amount of claims for losses.....	\$ 390,150.64		
Deduct reinsurance due or accrued.....	18,483.89		
Net amount of unpaid losses.....		\$ 371,666.75	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,617,106.68; unearned premiums (50 per cent).....	\$ 1,308,553.34		
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$5,620,211.61; unearned premiums (pro rata) ..	2,963,564.18		
Total unearned premiums as computed above.....		\$ 4,272,117.52	
Principal unpaid on scrip or certificates of profits or ordered to be redeemed.....		28,480.00	
Interest due or accrued remaining unpaid.....		6,089.34	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		15,000.00	
Commissions, brokerage and other charges due to agents and brokers, on premiums.....		120,828.56	
Reinsurance premiums.....		13,550.00	
All other liabilities, viz: Reserve for contingencies.....		300,000.00	
Total amount of all liabilities.....		\$ 5,127,732.17	
Joint-stock capital actually paid up in cash.....	\$ 1,000,000.00		
Reserve or guaranty fund, represented by scrip, or otherwise, special reserve fund.....	600,000.00		
Divisible surplus.....	3,910,539.30	5,510,539.30	
Total.....		\$ 10,638,271.47	
MISCELLANEOUS.			
	Fire Risks.	Premiums Thereon.	
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 845,888,939	\$ 7,815,812.37	
Written or renewed during the year.....	600,640,582	4,960,236.11	
Total	\$ 1,446,529,521	\$ 12,776,048.48	
Deduct those expired and marked off as terminated.....	544,069,152	4,304,904.68	
In force at the end of the year.....	\$ 902,460,369	\$ 8,471,143.80	
Deduct amount reinsured.....	21,351,398	233,825.51	
Net amount in force ...	\$ 881,108,971	\$ 8,237,318.29	
Largest amount written on any one risk, not deducting reinsurance.....		100,000.00	
BUSINESS IN THE STATE OF IOWA DURING THE YEAR.			
	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 10,876,225.00	\$ 3,896,980.00	\$ 14,773,205.00
Gross premiums received.....	157,744.39	24,826.25	182,570.64
Losses paid.....	90,433.09	3,049.84	93,482.93
Losses incurred.....	89,141.88	3,194.00	92,335.88
Amount at risk.....	40,129,834.00	14,684,152.00	54,813,986.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
What amount of installment notes is owned and now held by the company?.....	\$ 1,492,695.14
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned during the year? If so, what amount?.....	No.
Losses incurred during the year, fire, \$2,233,050.89; tornado, \$34,512.30.....	2,257,563.19
Total amount of the company's stock owned by the directors at par value.....	170,200.00
Total amount loaned to officers and directors.....	1,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "Special Reserve Fund," according to said law, deposited with the Insurance Department of the State of New York.....	600,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....	600,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.	Tornado.	Aggregate.
Gross risks written.....	\$10,876,275.00	\$ 3,896,980.00	\$14,773,205.00
Gross premiums received.....	157,744.39	24,826.25	182,770.64
Losses paid.....	90,433.09	3,049.84	93,481.93
Losses incurred.....	89,141.88	3,194.00	92,295.88
Amount at risk.....	40,129,834.00	14,684,152.00	54,813,986.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

DELAWARE INSURANCE COMPANY OF PHILADELPHIA.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, TATNALL PAULDING.

First Vice-President, CHARLES H. YARNALL.

Secretary, HENRY LYLURN.

[Incorporated, April 10, 1835. Commenced business, August 6, 1835.]

Home office, Third and Walnut streets.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 1,000,000.00
Amount of capital paid-up in cash.....	702,875.00
Amount of net ledger assets, December 31st of previous year....	1,440,252.92
Extended at.....	\$ 1,440,252.92

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Fire.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 130,029.56
Net collected.....	\$ 130,029.56
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,084,959.73
Total.....	\$ 1,214,989.29

Deduct gross premiums and bills in course of collection at this date	121,244.21	
Entire premiums collected during the year. \$ 1,093,745.08		
Deduct reinsurance, rebate, abatement, and return premiums	408,745.44	
Received for premiums, other than perpetuals	\$ 684,999.64	\$ 684,999.64
Deposit premiums, recived on perpetual risks		14,613.15
Rents from company's property, including \$6,200 for company's use of own buildings.	\$ 9,820.00	
Interest on real estate mortgage loans, \$4,529.16; on other collateral loans, \$245.83.	4,774.99	
Interest and dividends on stocks and bonds, \$37,157.06; from all other sources, \$9,219.28	46,376.34	
Total rents and interest.		\$ 60,971.33
Profit on sale or maturity of ledger assets during the year over book values.		1,062.67
From all other sources, viz.: (Itemize profit and loss account) ..		49.89
Total income during the year.		\$ 761,606.68
Total footings		\$ 2,201,949.60

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$61,394.45 occurring in previous years)	\$ 534,848.15	
Deduct amounts received for salvages (on losses of the last or of previous years) and from reinsurance in other companies. .	60,293.63	
Net amount paid during the year for losses.	\$ 474,554.52	\$ 474,554.52
Deposit premiums returned		4,595.81
Paid stockholders for interest or dividends (amount declared during the year)		42,172.50
Commissions or brokerage to agents, less received on reinsurance		146,882.44
Rents (including \$6,200 for company's use of own building)		8,672.26
Salaries, fees and all other charges		72,702.30
Taxes on premiums, \$19,964.32; on real estate, \$1,958.04		21,922.36
Insurance department fees and agents' licenses, \$2,663.05; municipal licenses, \$2,767.10; tax on franchise, \$2,153.33		7,583.48
Advertising, printing and stationery, \$9,985.08; repairs and expenses on real estate, \$3,380.93; furniture and fixtures, \$3,499.51; miscellaneous, \$46,373.45		63,238.97
Total expenditures during the year		842,344.64
Balance		\$ 1,359,604.96

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st	
Book value real estate (Schedule A), unincumbered	\$ 157,764.50
Mortgage loans on real estate (Schedule B), first liens.	128,700.00
Loans secured by pledge of bonds, stocks, or other collaterals (Schedule C).	50,000.00
Book value of bonds excluding interest, \$825,177.01; and stocks, \$29,375 (schedule D)	854,552.01
Cash in company's office \$469.48; deposited in bank, \$157,197.66.	157,677.14
Bills receivable, \$329.37; agent's debit balances, \$46,828.39; secured (letter 2-23)	47,157.66

Sundry book accounts.....	684.21	
Total	\$ 1,396,525.52	
Deduct ledger liabilities:		
Reinsurance, \$36,494.36; all other, \$426.20.....	36,920.56	
Total net ledger assets, as per balance on page 1.....		\$ 1,359,604.96

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 1,818.34	
Interest accrued on bonds and stocks	12,749.50	
Rents due and accrued on company's property or lease.....	639.23	
Total carried out		\$ 15,207.07
Market value of real estate over book value, as per Schedule A ..		4,735.50
Market value, not including interest, in item 9, of bonds and stocks over book value (Schedule D.).....		26,343.99
Gross premiums in course of collection December 31st, not more than three months due	121,244.21	
Deduct cost of collection, commission and brokerage	20,000.00	
Net amount of uncollected premiums, not more than three months due.....		101,244.21
Premiums on perpetual policies in course of collection		1,079.42
Gross assets.....		\$ 1,508,215.15
Total admitted assets.....		\$ 1,508,215.15

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 1,296.52	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	73,404.48	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	1,875.00	
Total amount of claims for losses.....	\$ 76,576.00	
Deduct re-insurance due or accrued (give list of companies and amounts), as per Schedule E.	12,909.00	
Net amount of unpaid losses.....		\$ 63,667.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$360,609.60; unearned premiums (50 per cent)....	\$ 180,304.80	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$663,949.61; unearned premiums (<i>pro rata</i>)	\$ 346,576.00	
Total unearned premiums as computed above.....		\$ 526,880.80
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent. of the premium or deposits received.....		108,924.50
Cash dividends remaining unpaid, to stockholders.....		77.00
Total amount of all liabilities		\$ 699,549.30
Joint stock capital actually paid up in cash.....	\$ 702,875.00	
Divisible surplus.....	105,790.85	808,665.85
Total.....		\$ 1,508,215.15

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, of the preceding year as per line 5, under this heading in last year's statement.....	\$ 115,990,258	\$ 1,302,101.72
Written or renewed during the year.....	94,592,824	1,084,959.73
Totals	\$ 210,583,082	\$ 2,387,061.45
Deduct those expired and marked off as terminated.....	79,401,168	996,247.70
In force at the end of the year	\$ 131,181,914	\$ 1,390,813.75
Deduct amount reinsured.....	24,345,868	366,254.54
Net amount in force	\$ 106,836,046	\$ 1,024,559.21
Perpetual risk (not included above), \$4,255,958.	Premiums on same, \$121,027.22.	
Largest amount written on any one risk, not deducting reinsurance, \$15,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.

Losses incurred during the year.....\$ 475,730.00

Total amount of the company's stock owned by the directors at par value.....62,575.00

Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written	\$1,070,157.00
Gross premiums received	14,289.41
Losses paid	5,063.71
Losses incurred	5,452.46
Amount at risk	1,935,801.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

DETROIT FIRE AND MARINE INSURANCE COMPANY,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM A. MOORE.

Vice-President, C. L. ANDREWS

Secretary, A. H. McDONELL.

[Incorporated, February 1, 1866. Commenced business, March 14, 1866.]

Home office, 91 Griswold street, Detroit.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for...	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year...	1,243,470.74
Extended at.....	\$ 1,243,470.74

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement..	\$ 35,117.95	\$ 1,433.39

Gross premiums written and renewed during the year, as per item 2, page 3, part VI	251,472.03	75,597.54	
Total	\$ 286,589.98	\$ 77,030.93	
Deduct gross premiums and bills in course of collection at this date	44,067.44	4,213.74	
Entire premiums collected during the year \$	242,522.54	\$ 72,817.19	
Deduct reinsurance, rebate, abatement and return premiums	48,638.53	11,471.00	
Received for premiums other than perpetuals.. \$	193,884.01	\$ 61,346.19	\$ 255,230.20
Rents from company's property, including company's use of own buildings		6,099.84	
Interest on real estate mortgage loans, \$59,594.23; on other collateral loans, \$320.37		59,914.60	
Interest and dividends on stocks and bonds, \$4,261.62; from all other sources, \$9,417.36		13,678.98	
Total rents and interest.			79,693.42
Profit on sale or maturity of ledger assets during the year over book values, on sale of real estate			141.05
From all other sources, viz: On exchange of U. S. bonds with government for 2 per cents of 1930			3,546.69
Total income during the year			338,611.36
Total footings			\$ 1,582,082.10

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$21,742.39 occurring in previous years)	125,040.83	\$ 26,325.97	
Deduct amounts received for salvages (on losses of the last or previous years) \$1,971.77; and from reinsurance in other companies, \$19,186.71	18,933.72	2,224.76	
Net amount paid during the year for losses. \$	106,107.11	\$ 24,101.21	\$ 130,208.32
Paid stockholders for interest or dividends (amount declared during the year)			50,000.00
Commissions or brokerage to agents, less received on reinsurances.			31,269.27
Rents			3,000.00
Salaries, fees and all other charges, officers, \$9,700.00; clerks, \$8,500.00; other employees, \$4,279.94			22,479.94
Taxes on premiums, \$4,585.36; revenue, \$1,540.71; on other investments, \$11,586.67			17,712.74
Insurance department fees and agents' licenses, \$689.06; municipal licenses, \$333.57			1,022.63
Miscellaneous			15,721.13
Losses on sales or maturity of ledger assets.			991.98
Agents' balance charged off, \$35.34; depreciation of real estate, \$23,588.97			23,624.31
Total expenditures during the year.			296,030.32
Balances			\$ 1,286,051.78

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered	\$ 309,241.61
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Mortgage loans on real estate (Schedule B) first liens	797,846.88	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	3,500.00	
Book value of bonds excluding interest	106,000.00	
Cash in company's office, \$6,146.42; deposited in banks, \$61,- 468.96	67,615.38	
Advances on losses and claims on vessels and cargoes	1,462.03	
Bills receivable	385.88	
Total net ledger assets as per balances on page 1		\$ 1,286,051.78

NON-LEDGER ASSETS

Interest due, \$20,479.42, and accrued, \$406.83 on mortgages	\$ 20,886.25	
Interest due	360.00	
Interest accrued on collateral loans	93.05	
Interest due	1,000.25	
Total carried out		\$ 22,339.55
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D		5,000.00
Gross premiums in course of collection December 31st, not more than three months due	\$ 45,441.81	
Deduct cost of collection, commission and brokerage	10,852.39	
Net amount of uncollected premiums, not more than three months due		34,589.42
Gross premiums in course of collection December 31st, more than three months due, carried in	\$2,839.37	
Gross assets		1,347,980.75
Deduct assets not admitted:		
Agents' debit balances, unsecured	2,608.43	
Bills receivable, past due	10.88	
Total		2,619.31
Total admitted assets		\$ 1,345,361.44

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	20,099.96	
Losses resisted (not outlawed) including interest, costs and other expenses thereon	2,300.00	
Total amount of claims for losses	\$ 22,399.96	
Net amount of unpaid losses		\$ 22,399.96
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$132,999.76; unearned premiums (50 per cent)	66,499.88	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$176,469.90; unearned premiums (pro rata) ..	92,022.83	
Gross premiums (less reinsurance) received and receivable upon all unexpired Inland Navigation risks, \$37,084.73; unearned premiums (50 per cent)	18,542.37	
Total unearned premiums as computed above		\$ 177,065.08
Total amount of all liabilities		\$ 199,465.04
Joint stock capital actually paid up in cash	\$ 500,000.00	
Divisible surplus	645,896.40	
Total		\$ 1,345,361.44

MISCELLANEOUS.

	Fire Risks.	Premiums thereon.	Marine and Inl'd.	Premiums- thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 27,729,671	\$ 274,814.98	\$ 319,887	\$ 17,481.06
Written or renewed during the year.....	25,537,316	251,472.03	7,130,334	75,597.54
Total.....	\$ 53,266,987	\$ 529,287.01	\$ 7,450,221	\$ 93,078.60
Deduct those expired and marked off as terminated.....	22,052,854	216,817.35	6,826,696	55,993.88
In force at the end of the year.....	\$ 31,214,133	\$ 309,469.66	\$ 623,525	\$ 37,084.73
Net amount in force	\$ 31,214,133	\$ 309,469.66	\$ 623,525	\$ 37,084.73

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$99,371.94; marine and inland, \$27,431.07. \$	126,803.02
Total amount of the company's stock owned by the directors at par value.....	108,800.00
Total amount loaned to officers and directors, \$16,000; loaned to stockholders, not officers, \$10,000.00.....	26,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 439,965.00
Gross premiums received.....	5,267.33
Losses paid.....	5,712.40
Losses incurred.....	4,704.65
Amount at risk.....	614,918.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the

EAGLE FIRE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ALEXANDER J. CLINTON.

Secretary, THOMAS J. GAINES.

[Incorporated, April 22, 1806.

Commenced business, August 6, 1806.]

CAPITAL STOCK.

Amount of capital stock authorized \$300,000.00; subscribed for...	300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets December 31st of previous year....	1,049,384.70
Extended at.....	\$ 1,049,384.70

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 40,325.65
Deduct amount of same not collected	835.20
Net collected.....	\$ 39,490.45
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	327,826.66
Total.....	\$ 367,317.11

Deduct gross premiums and bills in course of collection at this date	53,900.96	
Entire premiums collected during the year.....\$	313,416.15	
Deduct reinsurance, rebate, abatement and return premiums..	59,019.87	
Received for premiums other than perpetuals.....	\$	254,396.28
Rents from company's property including company's use of own buildings.....	\$	15,250.04
Interest on real estate mortgage loans	895.00	
Interest and dividends on stocks and bonds, \$37,448.48; from all other sources, \$248.....	37,696.48	
Total rents and interest.....	\$	53,841.52
Total income during the year.....		308,237.80
Total footings.....	\$	1,357,622.50

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$29,188.50 occurring in previous years)	\$	207,874.61
Deduct amounts received for salvages (on losses of the last or previous years), \$3,015.94; and from reinsurance in other companies, \$37,611.62.....		40,627.56
Net amount paid during the year for losses.....	\$	167,247.05
Paid stockholders for interest or dividends (amount declared during the year \$37,500).....		37,326.00
Commissions or brokerage to agents, less received on reinsurance.....		70,741.49
Salaries, fees and all other charges; officers, \$20,500.00; clerks, \$13,573.66.....		34,073.66
Taxes on premiums, \$2,500.95; on real estate, \$6,483.68; internal revenue, \$1,716.09.		10,700.72
Insurance department fees and agents' licenses, \$681.78; municipal licenses, \$404; fire marshal tax Ohio, \$74.74; tax on franchise, \$597.05 ...		1,757.57
Advertising, printing and stationery, \$1,233.26; legal expenses, \$1,288.45; repairs and expenses on real estate, \$6,755.94....		9,277.65
Losses on sales or maturity of ledger assets, \$651.25; other disbursements, viz.: directors' fees, \$540; fire patrol, \$1,091.83; general expenses, \$6,464.65; interest, \$2,241.10		10,988.83
Total expenditures during the year.....		342,112.97
Balances	\$	1,015,509.53

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....\$	375,000.00
Mortgage loans on real estate (Schedule B), first liens.....	23,000.00
Book value of bonds and stocks	657,334.43
Cash in company's office, \$1,825.47; deposited in banks, \$18,349.63	20,175.10
Total.....	\$ 1,075,509.53

DEDUCT LEDGER LIABILITIES.

Borrowed money.....	60,000.00
Total net ledger assets.....	\$ 1,015,509.53

NON-LEDGER ASSETS.

Interest due, \$362.50, and accrued, \$520.00 on mortgages.....	\$	882.50
Interest accrued on bonds and stocks.....		4,010.50
Interest accrued		29.00
Rents due, \$300; and accrued, \$2,041.70 on company's property or lease.....		2,341.70
Total carried out	\$	7,263.70
Market value of real estate over book value, as per Schedule A..		35,000.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D		250,979.57
Gross premiums in course of collection December 31st, not more than three months due.....	\$	53,879.71
Deduct cost of collection, commission and brokerage..		12,456.22
Net amount of uncollected premiums, not more than three months due.....	\$	41,423.49
Gross premiums in course of collection December 31st, more than three months, carried in, \$121.25....		
Due from other companies for reinsurance on losses already paid, viz.: Liverpool & London & Globe, \$19.23; Colonial, \$21.95; Nassau, \$217.03....		258.21
Gross assets.....		\$1,350,434.50

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$6,578.29; not yet due, \$6,056.41) \$	12,634.70
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	9,193.02
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,068.73
Total amount of claims for losses.....	\$ 22,896.45
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	6,948.47
Net amount of unpaid losses.....	\$ 15,947.98
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$146,198.43; unearned premiums (50 per cent).....	73,099.21
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$317,686.42; unearned premiums, (pro rata).....	165,462.37
Total unearned premiums as computed above.....	238,561.58
Cash dividends remaining unpaid to stockholders.....	1,942.24
Salaries rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,236.55
Return premiums, \$5,455.33; and reinsurance premiums, \$4,260.58.....	\$ 9,715.91
All other liabilities, viz.: Internal revenue.....	9,913.79
Total amount of all liabilities.....	\$ 267,602.14
Joint stock capital actually paid up in cash	300,000.00
Divisible surplus.....	782,832.36
Total.....	\$ 1,350,434.50

MISCELLANEOUS.

	Fire risks	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 70,858,369	\$ 492,770.51

Written or renewed during the year.....	50,023,357	327,826.66
Total.....	\$ 126,881,726	\$ 820,597.17
Deduct those expired and marked off as terminated	41,762,243	286,923.94
In force at the end of the year.....	85,119,483	533,673.23
Deduct amount reinsured.....	11,433,872	69,788.38
Net amount in force	\$ 73,685,611	\$ 463,884.85

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year.....	152,931.93
Total amount of the company's stock owned by the directors at par value.....	30,680.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 558,865.00
Gross premiums received	6,057.79
Losses paid	3,473.41
Losses incurred	966.55
Amount at risk.....	915,395.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ERIE FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN ESSER

First Vice-President, JOHN A. MILLER.

Secretary, JOHN A. STEIN.

[Incorporated March 14, 1874. Commenced business March 18, 1874.]

Home office, 14-15 Mooney Brisbane building.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000.00; subscribed for...\$	200,000.00
Amount of capital paid up in cash.	200,000.00
Extended at.....	\$ 605,430.49

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 415,991.32
Total.....	\$ 415,991.32
Entire premiums collected during the year.....	\$ 415,991.32
Deduct reinsurance, rebate, abatement and return premiums..	190,024.32
Received for premiums other than perpetuals.....	\$ 225,967.00
Rents from company's property, including for company's own buildings.....	326.50

Interest on real estate mortgage loans, \$26,567.92; on other collateral loans, \$175.00.....	26,742.92	
Interest and dividends from banks.....	239.15	
Total rents and interest.....		\$ 27,308.57
Total income during the year.....		\$ 253,275.57
Total footings.....		\$ 858,706.06

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

	Fire.	Marine and inland.	
Gross amount paid for losses (including \$21,-274.48 occurring in previous years).....	\$ 274,631.82	\$ 2,079.15	
Deduct amounts received for salvages (on losses of the last or previous years,) \$2,100.20; and from reinsurance in other companies, \$82,-789.80.....	84,890.00		
Net amount paid during the year for losses.....	\$ 189,741.82	2,079.15	\$ 191,820.97
Paid stockholders for interest or dividends; (amount declared during the year, \$6,000.).....			6,000.00
Commissions or brokerages to agents less received on reinsurances.....			38,674.51
Rents.....			1,000.00
Salaries, fees and all other charges, officers, \$7,440; clerks, \$12,819.76.....			20,259.76
Taxes on premiums.....			3,890.32
State and local tax.....			5,945.36
Internal revenue.....			1,350.50
Insurance department fees and agents' licenses.....			1,504.53
Advertising, printing and stationery, \$2,308.08; legal expenses, \$9,136.51; furniture and fixtures, \$465.10; miscellaneous, \$3,388.35; tax on premiums, including \$3,890.32; traveling expenses, \$2,265.92.....			15,208.04
Total expenditures during the year.....			288,009.91
Balances.....			\$ 570,696.15

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....	\$ 7,668.77
Mortgage loans on real estate (Schedule B), first liens.....	384,880.00
Loans secured by pledge of bonds, stocks, or other collateral, (Schedule C).....	3,150.00
Cash in company's office, \$498.97; deposited in banks, \$16,875.04.....	17,374.01
Total ledger assets.....	570,696.15

NON-LEDGER ASSETS.

Interest due on collateral loans.....	87.50
Due from Munich Reinsurance company.....	976.61
Agents' debit balances, including amount due for reinsurance.....	156,559.26
Interest due, \$1,031.00, and accrued, \$5,784.90, on mortgages.....	6,815.90
Gross assets.....	577,512.05

NON-LEDGER LIABILITIES

Losses adjusted and unpaid.....	\$ 9,472.39
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Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	16,495.87	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,600.00	
Total amount of claims for losses.....	\$ 28,568.26	
Deduct reinsurance due or accrued.....	6,426.30	
Net amount of unpaid losses.....		\$ 22,141.96
Gross premiums (less reinsurance) received and receivable upon all unexpired fire-risks, running one year or less from date of policy, including interest premiums on perpetual fire-risks, \$229,919.79; unearned premiums (50 per cent).....	\$ 114,959.90	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$241,485.50; unearned premiums (pro rata).....	137,701.11	
Total unearned premiums as computed above		252,661.01
Due Munich Reinsurance company.....		1,296.60
Total amount of all liabilities.....		\$ 276,099.57
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	101,412.48	301,412.48
Total.....		\$ 577,512.05

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 47,152,117	\$ 444,780.38
Written or renewed during the year.....	58,781,230	415,991.38
Total.....	\$ 105,933,347	\$ 860,771.70
Deduct those expired and marked off as terminated.....	29,824,092	251,709.43
In force at the end of the year.....	\$ 76,109,255	\$ 609,062.27
Deduct amount reinsured.....	12,195,357	137,656.98
Net amount in force.....	\$ 63,913,898	\$ 471,405.29
Largest amount written on any one risk, not deducting reinsurance.....		\$10,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? ..	No.
Losses incurred during the year, fire.....	190,388.70
Total amount of the company's stock owned by the directors at par value.....	136,100.00
Total amount loaned to officers and directors	10,200.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$246,765.00
Gross premiums received.....	2,407.70
Losses paid.....	2,146.34
Losses incurred.....	1,973.65
Amount at risk	Nothing

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Rhode Island, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRED W. ARNOLD.

Secretary, JAS. E. TILLINGHAST.

[Incorporated, May, 1859. Commenced business, September, 1860.]

Home office, 1 Custom House street, Providence.

CAPITAL STOCK

Amount of capital stock authorized, \$500,000; subscribed for....\$	400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year..	830,961.45
Extended at.....	\$ 830,961.45

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement\$	70,677.63	\$ 113.22	
Net collected.....\$	70,677.63	\$ 113.22	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	562,757.07	8,957.08	
Total	633,434.70	\$ 9,070.30	
Deduct gross premiums and bills in course of collection at this date.....	84,970.57	1,858.54	
Entire premiums collected during the year.\$	548,464.13	\$ 7,211.76	
Deduct reinsurance, rebate, abatement and return premiums.....	85,856.80	426.12	
Received for premiums other than per- petuals.....\$	462,607.33	\$ 6,785.64—\$	469,392.97
Rents.....		61.88	
Interest on real estate mortgage loans, \$7,683.61; on other collateral loans, \$2,575.96.....		10,259.57	
Interest and dividends on stocks and bonds.....		18,558.29	
Total rents and interest.....		\$ 35,005.86	
Profit on sale or maturity of ledger assets during the year over book values.....			263.89

From all other sources, viz.: Difference between actual premium received as shown on our books and cash premiums collected as above.....

	16,038.26
Total income during the year.....	\$ 520,700.98
Total footings.....	\$ 1,351,662.43

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire	Marine and Inland.
Gross amount paid for losses (including \$30,903 occurring in previous years).....	\$ 294,704.67	\$ 9,527.88
Deduct amounts received for salvages (on losses of the last or previous years), \$6,020.49; and from reinsurance in other companies, \$14 319.83	15,018.32	5,322.00
Net amount paid during the year for losses.....	\$ 279,686.35	\$ 4,205.88—\$ 283,892.23
Paid stockholders for interest or dividends (amount declared during year).....		28,000.00
Commissions or brokerage to agents, less received on reinsurances.....		94,359.99
Salaries and allowances to agents: Amount taken last year from commissions and other agency charges and added to premiums in course of collection and in assets, and to commissions on outstanding premiums under liabilities to comply with demand for gross premiums in course of collection. Salaries, fees and all other charges; officers, \$8,600; clerks, \$28,364.30.....		4,534.90
Taxes on premiums, \$8,896.91; on real estate, \$1,915.20.....		36,964.30
Insurance department fees and agents' licenses, \$7,067.27 municipal licenses, \$273.30; tax on franchise, \$18.75.....		10,812.11
Advertising, printing and stationery, \$8,359.11; repairs and expenses on real estate, \$3,169.36; miscellaneous, \$21,100.43.....		7,359.32
Losses on sales or maturity of ledger assets.....		32,628.90
Bad and doubtful accounts charged to profit and loss.....		7397.4
		127.01
Total expenditures during the year.....		\$ 499,076.23
Balance.....		\$ 852,586.20

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (schedule A), unincumbered.....	\$ 125,000.00
Mortgage loans on real estate (schedule B) first liens.....	145,950.00
Loans secured by pledge of bonds, stocks or other collaterals, (schedule C).....	50,000.00
Book value of bonds excluding interest, \$197,000 and stocks, \$196,700 (schedule D).....	393,700.00
Cash in company's office, \$269.95; deposited in banks, \$49,065.37..	50,235.32
Bills receivable, \$363.75; agents' debit balances, \$87,337.13, secured	87,700.88
Total.....	\$ 852,586.20

Total net ledger assets, as per balance on page 1..... \$ 852,586.20

NON-LEDGER ASSETS

Rents due and accrued on company's property or lease.....	1,285.00
Total carried out.....	\$ 1,285.00
Market value (not including interest, in item 9) of bonds and stocks over book value, as per schedule D.....	65,140.00

Gross premiums in course of collection December 31st, not more than three months due. See question No. 6 agents' debit balances.

Deduct cost of collection, commission and brokerage. See question No. 19, page 3

Net amount of uncollected premiums, not more than three months due.....	\$ 919,011.20
Gross premiums in course of collection December 31st, more than three months due, carried in, .....\$508.02	
Gross assets....	\$ 918,503.18

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 9,608.38
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	29,083.62
Losses resisted (not outlawed), including interest, cost and other expenses thereon	3,043.00
Total amount of claims for losses.....	\$ 41,735.00
Net amount of unpaid losses.....	\$ 41,735.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$363,761.90 unearned premiums (50 per cent).....	\$ 181,880.95
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$266,158.20; unearned premiums (pro rata)	146,961.56
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls).....	3,634.71
Total unearned premiums as computed above.....	\$ 332,477.22
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	3,500.00
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	7,710.10
Return premiums, \$2,500; and reinsurance premiums, \$500.....	3,000.00
Total amount of all liabilities.....	\$ 388,422.32
Joint-stock capital actually paid up in cash.....	\$ 400,000.00
Divisible surplus.....	130,080.86—530,080.86
Total.....	\$ 918,503.18

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and Inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 48,116.709	\$ 518,108.52	\$ 10,583	\$ 395.41
Written or renewed during the year	49,689.746	562,757.07	608,007	8,957.08
Total	\$ 97,806.455	\$ 1,080,955.59	\$ 618,590	\$ 9,352.49
Deduct those expired and marked off as terminated.....	38,363.502	421,053.04	511,897	3,487.71
In force at end of the year.....	59,442.953	659,902.55	106,693	5,864.78
Deduct amount reinsured.....	2,767.990	29,992.45	.....	.....
Net amount in force.....	\$ 56,674.963	\$ 629,910.10	106,693	\$ 5,864.78
Largest amount written on any one risk, not deducting reinsurance.....				\$ 25,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...No.
 Losses incurred during the year, fire, \$289,383.35; Marine and Inland, 2,765.88.....\$ 292,149.23
 Total amount of the company's stock owned by the directors at par value..... 897.50
 Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.
 NOTE—Companies acting under what is known as the "Surplus Laws," public laws State of Rhode Island, chapter 307 and chapter 381, General Laws are required to state:
 The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the State of Rhode Island..... 70,000
 The amount of "Guaranty Surplus Fund," as provided for by said law..... 70,000

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 461,830.00
Gross premiums received	5,796.70
Losses paid	5,941.37
Losses incurred	5,932.12

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FARMERS FIRE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WM. H. MILLEN.

Vice-President, D. H. DETWILER.

Secretary, E. K. MCCONKEY.

[Incorporated, April 6, 1853. Commenced business, May 16, 1853.]

Home office, 29 East Market street, York, Pa.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$ 669,103.35
Extended at	\$ 669,103.35

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	58,527.10
Deduct amount of same not collected.....	613.18
Net collected	57,913.92
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	476,686.59
Total	\$ 534,600.51
Deduct gross premiums and bills in course of collection at this date.....	62,146.14
Entire premiums collected during the year	\$ 472,454.37
Deduct reinsurance, rebate, abatement and return premiums ..	62,281.48
Received for premiums other than perpetuals.....	\$ 410,172.89
Deposit premiums, received on perpetual risks.....	100.00

Rents from company's property, including \$1,800 for company's use of own buildings.....	\$ 2,358.00
Interest on real estate mortgage loans, \$7,509.31; on other collateral loans, \$1,179.75	8,689.06
Interest and dividends on stocks and bonds, \$13,645.73; from all othersources, \$2,805.74	16,451.47
Total rents and interest.	\$ 27,498.53
Profit on sale or maturity of ledger assets during the year over book values	360.00
Total income during the year	438,131.42
Total footings	\$ 1,107,234.77

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses(including \$27,577.88 occurring in previous years).	\$ 303,484.71
Deduct amounts received for salvages (on losses of the last or previous years), \$2,127.61; and from reinsurance in other companies, \$5,063.73.....	\$ 7,191.34
Net amount paid during the year for losses	\$ 296,293.37
Deposit premiums returned	197.61
Commissions or brokerage to agents, less received on reinsurance	87,807.07
Salaries and allowances to agents	2,562.41
Rents (including \$1,800 for company's use of own buildings)....	1,800.00
Salaries, fees and all other charges, officers, \$11,500; clerks, \$6,660; other employees, \$13,567.62.	31,727.62
Taxes on premiums, \$4,942.77; on real estate, \$407.50; on other investments, \$836.96.....	6,187.23
Insurance department fees and agents'licenses, \$1,301.66; municipal fire taxes, \$870.24.....	2,171.90
Advertising, printing and stationery, \$327.63; legal expenses, \$1,647.41; miscellaneous, \$15,795.24.....	17,770.28
Losses on sales or maturity of ledger assets, \$700.00; other disbursements, viz: Internal revenue, \$1,790.65; office expenses, \$7,396.92; local taxes, \$966.67; loss and gain, \$853.52.....	11,707.56
Total expenditures during the year	\$ 458,225.25
Balances.....	\$ 649,009.52

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st, 1900.

Book value real estate (Schedule A), unincumbered, \$36,500; incumbered, \$8,855.....	\$ 45,355.00
Mortgage loans on real estate (Schedule B), first liens. \$173,835.	173,835.00
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C)	31,300.00
Book value of bonds, excluding interest, \$131,110.40; and stocks, \$149,623.55 (Schedule D).....	280,733.95
Cash in company's office, \$256.79; deposited in banks, \$117,697.04	117,953.83
Total.....	\$ 649,177.51

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$ 167.99
Total net ledger assets, as per balances on page 1	\$ 649,009.52

NON-LEDGER ASSETS.

Interest due, \$1,823.76, and accrued, \$2,831.44 on mortgages....\$	4,655.20
Interest accrued on bonds and stocks.....\$	1,927.81
Interest accrued, on collateral loans.....	690.77
Rents accrued, on company's property or lease.....	97.83
Total carried out.....	\$ 7,371.61
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	\$ 42,148.74
Gross premiums in course of collection December 31st, not more than three months due.....\$	55,787.05
Deduct cost of collection, commission and brokerage.....	11,157.41
Net amount of uncollected premiums, not more than three months due.....	\$ 44,629.64
Gross premiums in course of collection December 31st, more than three months due, carried in.....\$5,087.27	
Gross assets.....	\$ 743,159.51

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book values of above net ledger assets to bring same to market value.....	2,155.00
Total.....	2,155.00
Total admitted assets.....	\$ 741,004.51

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....\$	7,054.58
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	18,967.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,350.00
Total amount of claims for losses.....\$	28,371.58
Net amount of unpaid losses.....	\$ 28,371.58
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$251,697.27; unearned premiums, (50 per cent).....\$	125,848.63
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy \$505,087.01; unearned premiums (pro rata).	261,704.87
Deduct reinsurance, \$856,621; premiums, \$11,208.63.....	387,553.50
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired.....	11,208.63
Total unearned premiums as computed above.....	\$ 376,344.87
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received	3,811.44
All other liabilities, viz.: book accounts, \$333.64; taxes estimated, \$3,500.....	3,833.64
Total amount of all liabilities.....	\$ 412,361.53
Divisible surplus.....	328,642.98
Total.....	\$ 741,004.51

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 60,299,089.00	\$ 710,010.50
Written or renewed during the year.....	39,582,795.00	476,686.59
Total.....	\$ 99,881,884.00	\$ 1,186,697.09
Deduct those expired and marked off as terminated.	36,328,682.00	429,912.81
In force at the end of the year.....	\$ 63,553,202.00	\$ 750,784.28
Deduct amount reinsured.....	856,621.00	11,208.63
Net amount in force	\$ 62,696,581.00	\$ 745,575.65
Perpetual risks (not included above), \$132,425. Premiums on same, \$401,204.		
Largest amount written on any one risk, not deducting reinsurance, \$15,000		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.	
Losses incurred during the year, fire.....	\$ 296,293.37
Total amount loaned to officers and directors.....	11,900.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.	

BUSINESS IN THE STATE IOWA DURING THE YEAR.

Gross risks written	\$ 1,336,858.00
Gross premiums received	16,500.88
Losses paid.	10,454.66
Losses incurred	9,496.71
Amount at risk.....	1,949,785.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FIRE ASSOCIATION OF PHILADELPHIA.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. C. IRVIN. *First Vice-President*, T. H. CONDERMAN
Second Vice-President, WILLIAM MUIR.

Secretary, BENJ. T. HERTNESS. *Assistant Secretary*, M. G. GARRIGUES

[Incorporated March 27, 1820. Commenced business September 1, 1817.]

Home office, 407 and 409 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for..\$	500,000.00
Amount of capital paid up in cash.....	500,000.00
Extended at	\$ 5,144,298.69

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	804,132.38
Net collected.....\$	804,132.38

IOWA INSURANCE REPORT.

139

Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	3,753,912.24	
Total.....	\$ 4,558,044.62	
Deduct gross premiums and bills in course of collection at this date	838,263.53	
Entire premiums collected during the year.....	\$ 3,719,781.09	
Deduct reinsurance, rebate, abatement and return premiums..	802,165.51	
Received for premiums other than perpetuals.....	\$ 2,917,615.58	\$ 2,917,615.58
Deposit premiums, received on perpetual risks.....		87,929.01
Rents from company's property, for company's use of own buildings.....	18,697.93	
Interest on real estate mortgage loans, \$103,768.77; on other collateral loans, \$3,475.93	107,244.70	
Interest and dividends on stocks and bonds, \$136,031.94; from all other sources, \$1,630.71.....	137,662.65	
Total rents and interest.....		\$ 263,605.28
Profit on sale or maturity of ledger assets during the year over book values		5,704.60
Total income during the year.....		3,274,854.47
Total footings.....		\$ 8,419,153.16

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$294,808.23 occurring in previous years).....	\$ 2,086,668.00	
Deduct amounts received for salvages (on losses of the last or previous years) \$14,547.42; and from reinsurance in other companies, \$228,540.47.....	243,087.89	
Net amount paid during the year for losses.....		\$ 1,843,580.11
Deposit premiums returned.....		92,876.88
Paid stockholders for interest or dividends, amount declared during the year.....		200,000.00
Commissions or brokerage to agents, less received on reinsurance.....		658,671.79
Salaries and allowances to agents.....		26,891.96
Salaries, fees and all other charges, officers, \$37,300.00; clerks, \$69,355.89; other employees, \$104,181.37		210,837.26
Taxes on premiums, \$63,839.86; on real estate, \$7,613.93.....		71,453.79
Insurance department fees and agents' licenses, \$19,283.80; tax on franchise, \$21,410.00		40,693.80
Advertising, printing and stationery, \$25,981.68; legal expenses, \$2,054.24; repairs and expenses on real estate, \$9,600.11; miscellaneous, \$9,456.18		137,092.21
Total expenditures during the year.....		\$ 3,282,097.80
Balances.....		\$ 5,137,055.36

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....	\$ 497,332.37
Mortgage loans on real estate (Schedule B) first liens.....	1,506,810.89
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....	85,140.61

Book value of bonds excluding interest \$2,623,178.40; and stocks \$168,407.60 (Schedule D).....	2,791,586.00
Cash in Company's office, \$25,483.59; deposited in banks, \$230,701.90.....	256,185.49
Total.....	\$ 5,137,055.36
Total net ledger assets.....	\$ 5,137,055.36
NON-LEDGER ASSETS.	
Interest due, \$22,877.63, and accrued, \$19,203.69 on mortgages.....	42,081.32
Interest due, \$11,452.00 and accrued, \$8,119.42 on bonds and stocks.....	19,571.42
Interest due, \$1,250.00, and accrued, \$164.66 on collateral loans.....	1,414.66
Rents due, \$1,776.25, and accrued, \$383.96 on company's property or lease.....	2,160.21
Total carried out.....	\$ 65,227.61
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	\$ 280,840.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 838,263.53
Deduct cost of collection, commission and brokerage.....	166,353.64
Net amount of uncollected premiums, not more than three months due.....	\$ 671,909.89
Due from other companies for re-insurance on losses paid.....	22,596.86
Gross assets.....	\$ 6,177,629.72
DEDUCT ASSETS NOT ADMITTED.	
Company's stock—owned.....	\$ 40,800.00
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	3,732.37
Total.....	\$ 44,532.37
Total admitted assets.....	6,133,097.35
NON-LEDGER LIABILITIES.	
Losses adjusted and unpaid,.....	\$ 170,014.02
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	144,639.90
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	40,994.71
Total amount of claims for losses.....	\$ 355,648.63
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	41,458.20
Net amount of unpaid losses.....	\$ 314,190.43
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$2,085,982.38; unearned premiums (fifty per cent).....	\$ 1,042,991.19
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,377,880.64; unearned premiums (pro rata).....	1,265,360.35
Total unearned premiums as computed above.....	\$ 2,308,350.54
Amount reclaimable by the insured on perpetual fire insurance policies, being (90.95) per cent of the premium or deposit received.....	1,045,077.48

Return premiums, \$95,971.03; and reinsurance premiums, \$84,248.70		180,219.73
Total amount of all liabilities.....		\$ 4,747,848.18
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus	929,781.54	1,429,781.54
Total.....		\$ 6,177,629.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 388,991,323	\$ 4,361,622.92
Written or renewed during the year.....	304,327,744	3,753,912.24
Total.....	\$ 693,319,067	\$ 8,115,535.16
Deduct those expired and marked off as terminated.....	282,637,311	3,321,767.20
In force at the end of the year	410,681,756	4,793,767.96
Deduct amount reinsured	26,900,799	329,895.94
Net amount in force.....	\$ 383,780,957	\$ 4,463,872.02

Perpetual risks, not included above, \$88,116,071; premiums on same, \$2,116,012.61.

Largest amount written on any one risk, not deducting reinsurance, \$50,000.00.

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire.....	\$1,797,230.55
Total amount of the company's stock owned by the directors at par value.....	31,300.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 2,965,931.60
Gross premiums received	47,197.92
Losses paid	21,735.40
Losses incurred	26,039.19
Amount at risk	5,338,675.00

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the

FIREMEN'S INSURANCE COMPANY,

Organized under the laws of the State of Maryland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. E. S. WOLFE.

Secretary, HARRY L. RIALI.

[Incorporated, December, 1825. Commenced business, August 2, 1826.]

Home office, 25 South street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital stock authorized, \$900,000; subscribed for....	\$ 900,000.00
Amount of capital paid up in cash.....	900,000.00
Amount of net ledger assets December 31st of previous year....	838,759.08
Increase of paid up capital during 1900	400,000.00
Extended at.....	\$ 1,238,759.08

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 71,181.11	
Gross premiums written, and renewed during the year, as per item 2, page 3, part VI.....	785,829.71	
Total.....	\$ 857,010.82	
Deduct gross premiums and bills in course of collection at this date	60,301.35	
Entire premiums collected during the year.....	\$ 796,709.47	
Deduct reinsurance, rebate, abatement and return premiums...	206,877.26	
Received for premiums other than perpetuals.....	\$ 499,832.21	\$ 499,832.21
Rents from company's property, including \$2,500 for company's use of own buildings.....	8,834.54	
Interest and dividends on stocks and bonds.....	21,348.10	
Total rents and interest.....		30,182.64
Balance profit and loss, etc.....		121,217.52
Total income during the year.....	\$	651,232.37
Total footings.....	\$	1,889,991.45

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$27,758.28, occurring in previous years.....	451,394.19	
Deduct amounts received for salvages, (on losses of the last or previous years), \$4,295.87; and from reinsurance in other companies, \$111,311.69.....	115,607.56	
Net amount paid during the year for losses.....		335,786.63
Paid stockholders for interest or dividends, (amount declared during the year, \$40,000).....		39,629.44
Commissions or brokerage to agents, less received on reinsurance.....		73,076.18
Rents, for company's use of own buildings.....		2,500
Salaries, fees and all other charges: officers, \$8,000.00; clerks, \$5,206.00; other employees, \$546.....		13,752.00
Taxes on premiums, \$16,616.25; on real estate, \$1,840.40; on other investments, \$1,570.58.....		20,027.23
Insurance department fees and agents' licenses, \$9,696.56 municipal licenses, \$381.60.....		10,078.16
Advertising, printing and stationery, \$3,184.70; legal expenses \$532.31; repairs and expenses on real estate, \$1,941.63; furniture and fixtures, \$1,509.18; miscellaneous \$20,085.46...		27,253.28
Losses on sales or maturity of ledger assets.....		129.34
Total expenditures during the year.....	\$	522,232.26
Balances	\$	1,367,759.19

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....	\$ 170,000.00
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C)	20,200.00
Book value of bonds excluding interest, \$1,001,916.18; and stocks \$122,991.39 (Schedule D).....	1,124,907.57
Cash in company's office, \$5,435.19; deposited in banks, \$46,658.39.....	52,093.58
Agents' debit balances.....	558.04
Total	\$ 1,367,759.19
Total net ledger assets.....	\$ 1,367,759.19

NON-LEDGER ASSETS.

Interest due, \$12,739.63, and accrued, \$3,255.49, on bonds and stocks.....	\$ 15,995.12
Interest due.....	303.00
Rents due, \$898.93; and accrued \$101.89; on company's property or lease	1,000.82
Total carried out.....	17,298.94
Market value of real estate over book value, as per Schedule A..	25,000.00
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	21,783.93
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 60,301.35
Deduct cost of collection, commission and brokerage.....	13,693.99

Net amount of uncollected premiums, not more than three months due.....	\$ 46,607.36
Furniture and fixtures of office and building and maps	\$ 5,198.36
Return commissions due on reinsurance and return premiums...	6,123.47
Gross assets.....	\$ 1,489,771.25
Deduct assets not admitted:	
Furniture, fixtures and safes.....	\$ 5,198.36
Agents' debit balances, unsecured.....	558.04
Total	5,756.40
Total admitted assets.....	\$ 1,484,014.85

NON-LEDGER LIABILITIES

Losses adjusted not yet due	\$ 8,322.43
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	23,540.55
Total amount of claims for losses.....	\$ 31,862.98
Net amount of unpaid losses	\$ 31,862.98
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$368,543.66; unearned premiums 50 per cent.....	\$ 184,271.83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$305,896.71; unearned premiums, pro rata....	149,928.93
Total unearned premiums as computed above.....	\$ 334,200.76

Cash dividends remaining unpaid to stockholders.....		838. 56
Return premiums, \$196.61; and reinsurance premiums, \$24, 297. 29.....		24, 493. 90
All other liabilities, viz.: Special reserve fund		10, 000. 00
Total amount of all liabilities.....		\$ 401, 396. 20
Joint stock capital actually paid up in cash	\$ 900, 000. 00	
Divisible surplus	182, 618. 65	1, 082, 618. 65
Total		\$ 1, 484, 014. 85

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 66, 417, 361	\$ 574, 859. 22
Written or renewed during the year.....	92, 336, 062	785, 829. 71
Totals.....	\$ 158, 753, 423	\$ 1, 360, 688. 93
Deduct those expired and marked off as terminated.....	569, 959, 912	521, 297. 58
In force at the end of the year	\$ 101, 757, 511	\$ 839, 391. 35
Deduct amount reinsured.....	16, 045, 201	164, 950. 98
Net amount in force	\$ 85, 712, 310	\$ 674, 440. 37
Largest amount written on any one risk, not deducting reinsurance.....		\$ 30, 000. 00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No	
Losses incurred during the year, fire.....	\$ 339, 891. 33
Total amount of the company's stock owned by the directors at par value.....	98, 700. 00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 181, 414. 00
Gross premiums received.....	2, 219. 01
Losses paid.....	863. 14
Losses incurred.....	863. 14
Amount at risk.....	261, 236. 00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FIREMANS INSURANCE COMPANY.

Organized under the laws of the State of New Jersey, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, DANIEL H. DUNHAM.

Vice-President, CHAS. COLYER.

Secretary, A. H. HASSINGER.

[Incorporated December 3, 1855. Commenced business December 3, 1855.]

Home office, 784-6 Broad street, Newark, New Jersey.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for...	\$ 1,000,000.00	
Amount of capital paid up in cash.....	1,000,000.00	
Amount of net ledger assets, December 31st of previous year	\$ 2,114,106.18	
Extended at.....		\$ 2,114,106.18

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:		
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 62,585.06	
Deduct amount of same not collected.....	285.91	
Net collected	\$ 62,299.15	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 576,902.57	
Total	\$ 639,201.72	
Deduct gross premiums and bills in course of collection at this date	84,917.47	
Entire premiums collected during the year.....	\$ 554,284.25	
Deduct reinsurance, rebate, abatement and return premiums...	87,009.61	
Received for premiums, other than perpetuals.....	\$ 467,274.64	\$ 467,274.64
Rents from company's property, including company's use of own buildings.	10,847.62	
Interest on real estate mortgage loans.....	66,499.67	
Interest and dividends on stocks and bonds	50,929.18	
Total rents and interest.....		\$ 128,266.47
Profit on sale or maturity of ledger assets during the year over book values		211.15
Total income during the year.....		595,752.26
Total footings.....		\$ 2,709,858.44

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses, including \$47,230.63 occurring in previous year.....	\$ 280,169.22	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,391.72 and from reinsurance in other companies, \$28,753.72.....	31,145.44	
Net amount paid during the year for losses.....	\$ 249,023.78	\$ 249,023.78
Paid stockholders for interest or dividends; (amount declared during the year).....		100,000.00
Commissions or brokerage to agents, less received on reinsurance		107,771.02
Salaries, fees and all other charges, officers, \$15,000 clerks, \$11,856; other employees, \$7,100		33,956.00
Taxes on premiums, \$14,241.22; on real estate, \$4,318.22; on other investments, \$4,245.58		22,805.02
Adjusting losses, \$5,484.08; agency expenses, \$15,719.28; general expenses, \$8,285.16; repairs and expenses on real estate, \$3,122.63		32,611.18
Premiums on stocks and bonds bought		17,316.50
Total expenditures during the year.....		\$ 563,483.50
Balances.....		\$ 2,146,374.94

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, (Schedule A), nnincumbered.....	\$ 139,396.70	
Mortgage loans on real estate, (Schedule B), first liens.....	1,234,704.94	
Book value of bonds excluding interest, \$4,510, and stocks, \$303,700 (Schedule D).....	754,700.00	
Cash in company's office, \$1,870.28 deposited in banks, \$15,703.02	17,573.30	
Total	\$ 2,146,374.94	
Total net ledger assets, as per balance on page 1		\$ 2,146,374.94

NON-LEDGER ASSETS.

Interest due, \$1,828; and accrued, \$15,679.37; on mortgages.....	\$ 17,507.37	
Interest due and accrued on bonds and stocks	17,162.50	
Rents due.....	62.66	
Total carried out.....		\$ 24,732.53
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D		378,260.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 84,234.88	
Deduct cost of collection, commission and brokerage.....	17,966.63	
Net amount of uncollected premiums, not more than three months due.....		\$ 66,268.25
Reinsurance due on paid losses		38.79
Gross assets.....		\$ 2,615,674.51
Total admitted assets.....		\$ 2,615,674.51

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	37,191.23	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,012.00	
Total amount of claims for losses.....	\$ 38,203.23	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	1,588.13	
Net amount of unpaid losses		\$ 36,615.10
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$306,389.11; unearned premiums (50 percent.)	\$ 153,194.55	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$383,700.81; unearned premiums (pro rata)...	260,933.42	
Total unearned premiums as computed above.....		\$ 414,127.97
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed.....		1,896.00
Interest due or accrued remaining unpaid		497.55
Return premiums, \$10,188.32; and reinsurance premiums \$5,221.88		15,410.00
Total amount of all liabilities.....		\$ 468,546.62
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00	

Divisible surplus.....	1, 147, 127.89	2, 147, 127.89
Total		\$ 2, 615, 674.51

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
<i>In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement...</i>	\$ 78, 383, 240	\$ 698, 200.35
<i>Written or renewed during the year</i>	57, 255, 978	576, 902.57
Total.	\$ 135, 639, 218	\$ 1, 275, 102.92
<i>Deduct those expired and marked off as terminated ...</i>	41, 355, 519	443, 891.12
In force at the end of the year	\$ 94, 283, 699	\$ 831, 211.80
<i>Deduct amount reinsured</i>	4, 618, 966	41, 121.88
Net amount in force	\$ 89, 664, 733	\$ 790, 089.92
Largest amount written on any one risk, not deducting reinsurance, \$23,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire	\$ 246,731.90
Total amount of the company's stock owned by the directors at par value.....	281,300.00
Does any officer, director, or trustee receive a commission or royalty on the business of the Company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR,

	Fire risks.
Gross risks written	\$ 990,940.50
Gross premiums received.....	10,658.60
Losses paid.....	9,817.91
Losses incurred.....	9,225.06
Amount at risk.....	1,989,764.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FIREMAN'S FUND INSURANCE COMPANY,

Organized under the laws of the State of California, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM J. DUTTON.
Secretary, LOUIS WEINMANN

First Vice-President, BERNARD TAYMONVILLE
Second Vice-President, J. B. LEVISON.

[Incorporated, May 3, 1863 Commenced business, June 18, 1863.]

Home office in 401-7 California Street.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for..	\$ 1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31st of previous year ...	3,366,621.22

Extended at..... \$ 3,366,621.22

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	Fire.		Marine and Inland.	
	\$		\$	
Net collected.....	\$ 346,318.92		\$ 121,457.23	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,316,597.26		862,050.30	
Total.....	\$ 2,662,916.18		\$ 983,507.53	
Deduct gross premiums and bills in course of collection at this date	407,498.59		104,220.93	
Entire premiums collected during the year. \$	2,255,417.59	\$	879,286.60	
Deduct reinsurance, rebate, abatement and return premiums.....	657,924.96		556,103.55	
Received for premiums other than perpetuals. \$	1,597,492.63	\$	323,183.05	\$ 1,920,675.68
Rents from company's property, including \$8,400 for company's use of own buildings.....			27,952.09	
Interest on real estate mortgage loans, \$32,609.15; on other collateral loans, \$9,140.34			41,749.49	
Interest and dividends on stocks and bonds, \$105,813.29; from all other sources, \$2,485.45.....			108,298.74	
Total rents and interest.			\$ 178,000.32	
Profit on sale or maturity of ledger assets during the year over book values.....			10,826.59	
Increase in value of investments as per statement of 1899.....			10,163.12	
Total income during the year			\$ 2,119,665.71	
Total footings.....			\$ 5,486,256.93	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$25,689.42 occurring in previous years)	FIRE.		MARINE AND INLAND.	
	\$		\$	
Deduct amounts received for salvages (on losses of the last or previous years), \$23,154.47 and from reinsurance in other companies, \$569,784.78....	247,948.60		344,990.65	
Net amount paid during the year for losses.	\$ 988,951.74	\$	197,496.85	\$ 1,186,448.59
Paid stockholders for interest or dividends; (amount declared during the year)			\$ 120,000.00	
Commissions or brokerage to agents, less received on reinsurance.....			257,301.45	
Rents (including \$8,400 for company's use of own buildings)			8,400.00	
Salaries, fees and all other charges, officers, \$42,900; clerks and other employees \$193,017.74.....			236,017.74	
Taxes on premiums, \$28,492.43; on real estate, \$6,697.31; on other investments, 4,205.19.....			39,394.93	
Insurance department fees and agents' licenses, \$10,560; municipal licenses, \$6,668.61; tax on franchise, \$71.25; internal revenue tax, \$11,139.66			29,037.52	
Advertising, printing and stationery, \$22,842.12; legal expenses, \$1,814.35; miscellaneous, 157,952.44			182,608.91	

Total expenditures during the year	2,059,209.14
Disbursements, viz.: Profit and loss, debit.....	4,486.63
Net ledger assets.....	\$ 3,422,591.16

LEDGER ASSETS

As per ledger accounts shown by the books at the home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered, \$562,716.91	\$ 562,716.91
Mortgage loans on real estate, (Schedule B), first liens	280,187.64
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C)	181,100.00
Book value of bonds excluding interest, \$1,020,031.25; and stocks \$1,192,090.00 (Schedule D)	2,212,121.25
Cash in company's office, \$7,025.88; deposited in banks, \$176,032.43	190,504.50
Bills receivable	1,500.00
Due on open account and from other companies on losses already paid, \$13,178.90; warrants, \$1,256.56.....	15,935.46
Total	\$ 3,442,565.76

Deduct ledger liabilities:

Agents' credit balances and special deposit, \$14,734.81; all other, \$5,239.79	19,974.60
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Total net ledger assets, as per balances on page 1..... \$ 3,422,591.16

NON-LEDGER ASSETS.

Interest due, \$5,794.22, and accrued, \$1 119.12 on mortgages....	\$ 6,913.34
Interest accrued, on collateral loans.....	423.63
Interest accrued on other assets, bank deposits.....	366.67

Total carried out.....	\$ 7,703.64
Market value of real estate over book value, as per Schedule A..	983.09
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	50,703.75

Gross premiums in course of collection December 31st, not more than three months due.....	511,719.52
Deduct cost of collection, commission and brokerage.....	61,850.61

Net amount of uncollected premiums, not more than three months due	\$ 449,868.91
Gross assets.....	3,931,850.55

Total admitted assets..... \$ 3,931,850.55

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$ 32,093.30
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	267,363.41
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,825.00

Total amount of claims for losses.....	\$ 305,281.71
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	128,587.49

Net amount of unpaid losses.....	\$ 176,694.22
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,153,362.88; unearned premiums (50 per cent).....	\$ 576,681.44

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,463,609.40; unearned premiums (pro rata) ..	744,333.80	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls)	92,272.94	
Total unearned premiums as computed above		\$ 1,413,288.18
Total amount of all liabilities		\$ 1,589,982.40
Joint stock capital actually paid up in cash	\$ 1,000,000.00	
Divisible surplus	1,341,868.15	2,341,868.15
Total		\$ 3,931,850.55

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 225,949,659	\$ 2,692,293.65	\$ 12,493,114	\$ 308,107.38
Written or renewed during the year	192,755,941	2,316,597.26	101,564,872	862,050.30
Total	418,705,600	5,008,890.91	114,057,986	1,170,157.68
Deduct those expired and marked off as terminated	167,293,911	1,982,621.48	103,524,793	831,061.85
In force at the end of the year	\$ 251,411,689	\$ 3,026,269.43	\$ 10,533,193	\$ 339,095.83
Deduct amount reinsured	34,161,293	409,297.15	6,002,768	177,915.41
Net amount in force	\$ 217,250,396	\$ 2,616,972.28	\$ 4,530,425	\$ 161,180.42

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? .No.	
Losses incurred during the year (Fire, \$998,462.66; marine and inland \$192,262.58; tornado, \$732.40)	\$1,191,457.64
Total amount of the company's stock owned by the directors at par value	\$ 101,400.00
Total amount loan to stockholders, not officers	\$ 8,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire	Marine and inland risks.	Tornado.	Aggregate.
Gross risks written	\$ 1,240,376.00	\$59,507.00	\$71,845.00	\$1,371,728.00
Gross premiums received	17,902.76	338.09	398.01	18,638.86
Losses paid	7,487.31	61.24	.....	7,548.55
Losses incurred	4,315.88	61.24	.....	4,377.12
Amount at risk	1,875,926.00	650.00	254,985.00	2,131,561.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAS. W. MCALLISTER.

Vice-President, GEO. F. REGER

Secretary, EZRA T. CRESSON.

[Incorporated April 22, 1829. Commenced business June, 1829.

Home office, 421 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK

Amount of capital stock authorized and subscribed for	\$ 400,000.00
Amount of capital paid up in cash	400,000.00
Amount of net ledger assets, December 31st of previous year ...	2,964,462.16
Extended at.	\$ 2,964,462.16

INCOME DURING YEAR.

As shown by the books at the home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 76,540.01
Net collected.....	\$ 76,540.01
Gross premiums written and renewed during the year.....	626,277.76
Total.....	\$ 702,817.71
Deduct gross premiums and bills in course of collection at this date	71,594.79
Entire premiums collected during the year.....	\$ 631,222.92
Deduct reinsurance, rebate, abatement and return premiums...	125,730.89
Received for premiums other than perpetuals.....	\$ 505,492.03
Deposit premiums, received on perpetual risks, less reinsurance \$70.50.....	9,611.42
Rents from company's property.....	\$ 6,625.07
Interest on real estate mortgage loans, \$9,168.35; on other collateral loans, \$3,501.77.....	12,670.12
Interest and dividends on stocks and bonds, \$107,203.45; from all other sources, \$2,505.29.....	109,708.74
Total rents and interest.....	\$ 129,003.93
Profit on sale or maturity of ledger assets during the year over book values.....	6,142.89
Total income during the year.....	650,250.27
Total footings.....	\$ 3,614,712.

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$31,579.32 occurring in previous years)	\$	353,331.65
Deduct amounts received for salvages (on losses of the last or previous years) \$4,194.51; and from reinsurance in other companies, \$30,965.51		318,171.63
Net amount paid during the year for losses	\$	318,171.65
Deposit premiums returned		43,878.27
Paid stockholders for interest or dividends; (amount declared during the year)		80,005.00
Commissions or brokerage to agents, less received on reinsurance		110,613.32
Salaries, fees and all other charges, officers, \$24,400.00; clerks, \$11,361.67; other employees, \$600.00		36,361.67
Taxes on premiums, \$9,701.51; on real estate, \$3,289.34		12,990.85
Insurance department fees and agents' licenses, \$3,308.27; municipal licenses, \$1,048.08; tax on franchise, \$5,056.00; revenue tax, \$3,282.69		12,695.04
Advertising, printing and stationery, \$8,275.20; legal expenses, \$978.61; repairs and expenses on real estate, \$3,119.01; miscellaneous, \$6,296.57; agency expenses, \$59,931.74		74,601.13
Losses on sales or maturity of ledger assets, \$173.95; other disbursements, viz: Loss on reinsurance dep. account, \$51.73; loss in interest account, book, 60		285.68
Total expenditures during the year		693,602.35
Balances	\$	2,921,110.04

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered	\$	212,954.95
Mortgage loans on real estate, first liens		133,858.00
Loans secured by pledge of bonds, stocks or other collateral		54,500.00
Book value of bonds, excluding interest		2,423,937.56
Cash in company's office, \$3,136.73; deposited in banks, \$92,722.80		95,859.53
Total	\$	2,921,110.04
Total net ledger assets	\$	2,921,110.04

NON-LEDGER ASSETS

Interest due, \$142.50 and accrued, \$2,007.87 on mortgages	\$	2,150.37
Interest accrued, on collateral loans		274.61
Total carried out	\$	2,424.98
Market value of real estate over book value		19,545.05
Market value of bonds and stocks over book value		69,124.44
Gross premiums in course of collection December 31st, not more than three months due	\$	71,594.79
Deduct cost of collection, commission and brokerage		12,348.85
Net amount of uncollected premiums, not more than three months due		59,245.94
Total admitted assets	\$	3,071,450.45

NON-LEDGER LIABILITIES

Losses adjusted, not yet due.....	\$	10,745.74	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		26,473.68	
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....		1,675.00	
		<hr/>	
Total amount of claims for losses.....	\$	38,894.42	
Deduct reinsurance due or accrued.....		1,770.26	
		<hr/>	
Net amount of unpaid losses.....	\$		37,124.16
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$346,034.45 unearned premiums, 50 per cent.....	\$	173,017.22	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$648,142.82; unearned premiums, pro rata.....		315,273.51	
		<hr/>	
Total unearned premiums as computed above.....	\$		488,290.73
Amount reclaimable by the insured, 95 per cent., on perpetual fire insurance policies, \$425,932.32, being 90 per cent. of the premium or deposit received, \$625,707.01.....			1,051,609.33
Cash dividends remaining unpaid to stockholders.....			140.00
			<hr/>
Total amount of all liabilities.....	\$		1,577,164.22
Joint stock capital actually paid up in cash.....	\$	400,000.00	
Divisible surplus.....		1,094,286.23	1,494,286.23
		<hr/>	
Total.....	\$		3,071,450.45

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.	
Losses incurred during the year.....	\$	329,837.60
Total amount of the company's stock owned by the directors at par value.....		19,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 737,194.00
Gross premiums received.....	9,017.22
Losses paid.....	7,391.64
Losses incurred.....	7,602.47
Amount at risk.....	1,288,205.14

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

GERMAN INSURANCE COMPANY,

Organized under the laws of the State of Illinois, made to the Auditor of the State of Iowa, pursuant to the laws thereof.

President, C. O. COLLMAN.

Vice-President, HENRY BAIER.

Secretary, WM. TREMBOR.

[Incorporated February, 1865.

Commenced business, October, 1866.]

Home office, Nos. 9, 11, and 13, North Galena Avenue.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....\$	200,000.00
Amount of capital paid up in cash	200,000.00
Amount of ledger assets, December 31st of previous year.....	3,020,892.58
Extended at.....	\$ 3,020,892.58

INCOME DURING YEAR,

As shown by the books at home office at close of business December 31st.

	Fire risks.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 350,052.87
Deduct amount of same not collected	7,509.74
Net collected.....	\$ 342,543.13
Gross premiums written and renewed during the year	2,239,681.47
Total	\$ 2,582,224.60
Deduct gross premiums and bills in course of collection at this date	364,001.87
Entire premiums collected during the year.....	\$ 2,218,222.73
Deduct reinsurance, rebate, abatement and return premiums...	436,740.77
Received for premiums other than perpetuals.....	\$ 1,781,481.96
Rents from company's property, including for company's use of own buildings	\$ 2,469.64
Interest on real estate mortgage loans, \$91,100.48; on other collateral loans, \$816.00	91,916.48
Interest and dividends on stocks and bonds, \$44,802.44; from all other sources, \$2,119.53.....	46,921.97
Total rents and interest.....	\$ 141,308.09
Worthless notes.....	1,619.57
Total income during the year.....	\$ 1,924,409.62
Total footings.....	\$ 4,945,302.20

DISBURSEMENTS DURING YEAR,

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$102,346.22 occurring in previous years)	\$ 1,011,080.78
Deduct amounts received for salvages (on losses of the last or previous years). \$4,138.62; and from reinsurance in other companies, \$111,124.35.....	115,262.07
Net amount paid during the year for losses.....	\$ 895,817.71
Paid stockholders for interest or dividends.....	60,002.00
Commissions or brokerage to agents, less received on reinsurances.....	458,946.70
Salaries and allowances to agents, \$8,497.37; field and adjusting expenses, \$40,478.21.	48,975.58
Salaries, fees and all other charges, officers, \$10,500.00; clerks, \$31,476.95; other employees, \$43,200.50.....	85,177.45
Taxes on premiums, \$22,566.14; on real estate, \$372.26; on other investments, local tax, \$8,459.58.....	31,397.98
Insurance department fees and agents' licenses, \$8,470.96; municipal licenses. \$3,692.38.....	12,163.34

Advertising, printing, stationery and maps, \$20,540.90; legal expenses, \$5,729.76; repairs and expenses on real estate, \$183.25; furniture and fixtures, \$3,228.06; miscellaneous, \$37,364.23....	67,046.00
Losses on sales or maturity of ledger assets.....	18,437.62
Premiums paid on bonds, \$19,805.58; freight, \$6,688.21; postage, \$3,965.84; revenue, \$9,190.52	39,650.15
Total expenditures during the year.....	\$ 1,717,612.63
Balances	\$ 3,227,689.57

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered	\$ 79,348.25
Mortgage loans on real estate, first liens	1,558,980.15
Loans secured by pledge of bonds, stocks, or other collateral...	13,300.00
Book value of bonds excluding interest \$1,027,750.54; and stocks, \$35,066.66.....	1,362,817.20
Cash in company's office, \$12,243.48; deposited in banks, \$256,223.35	268,466.83
Total.....	\$ 3,282,912.43
Deduct ledger liabilities: Agents' credit balances, \$4,285.55; borrowed money, retained for reinsurance, \$50,937.31	55,222.86
Total net ledger assets, as per balances	\$ 3,227,689.57

NON-LEDGER ASSETS.

Interest due, \$11,579.87; and accrued, \$44,258.72, on mortgages ..	\$ 55,838.59
Interest accrued on bonds and stocks	16,669.79
Interest accrued on collateral loans.....	486.60
Total carried out.....	\$ 72,994.98
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 364,001.87
Deduct cost of collection, commission and brokerage.....	54,247.38
Net amount of uncollected premiums, not more than three months due	309,784.49
Gross assets	\$ 3,610,469.04
Deduct assets not admitted: bonds and stocks.....	\$ 5,004.76
Total.....	\$ 5,004.76
Total admitted assets.....	\$ 3,605,464.28

NON-LEDGER LIABILITIES.

Losses adjusted not yet due	\$ 55,595.73
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	50,027.18
Losses resisted (not outlawed), including interest, cost and other expenses thereon	12,850.00
Total amount of claims for losses.....	\$ 118,472.91
Deduct reinsurance due or accrued	17,168.35
Net amount of unpaid losses.....	\$ 101,304.56
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,013,079.24; unearned premiums (50 per cent).....	\$ 506,539.62

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,858,425.15; unearned premiums (pro rata) ..

1,522,398.40

Total unearned premiums as computed above.....

2,028,625.00

Total amount of all liabilities.....

\$ 2,130,242.50

Joint stock capital actually paid up in cash.....

\$ 200,000.00

Divisible surplus.....

1,275,221.70

1,475,221.70

Total.....

\$ 3,605,464.20

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 264,313,926	\$ 3,635,800.51
Written or renewed during the year.....	177,681,378	2,239,001.47
Total.....	\$ 441,995,304	\$ 5,875,401.98
Deduct those expired and marked off as terminated.....	138,281,035	1,870,200.51
In force at the end of the year.....	\$ 303,714,269	\$ 3,999,199.47
Deduct amount reinsured.....	8,406,895	127,695.00
Net amount in force.....	\$ 295,307,374	\$ 3,871,504.47
Largest amount written on any one risk, not deducting reinsurance.....		10,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.

Losses incurred during the year, (fire, \$883,709.54; tornado, \$11,066.61)

\$ 894,776.15

Total amount of the company's stock owned by the directors at par value.....

78,750.00

Total amount loaned to officers and directors, \$14,000; loaned to stockholders, not officers. \$42,050.00.....

42,050.00

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado	Aggregate.
Gross risks written.....	\$ 12,166,824.00	\$ 4,136,913.00	\$ 16,303,737.00
Gross premiums received.....	155,197.27	34,113.53	189,310.80
Losses paid.....	84,658.45	2,930.66	87,589.11
Losses incurred.....	82,905.05	2,930.66	85,835.71
Amount at risk.....	17,771,414.00	9,875,314.00	27,646,728.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

GERMAN FIRE INSURANCE COMPANY.

Organized under the laws of the state of Pennsylvania, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, A. E. SNEAP.

First Vice-President. C. L. WALTHER

Secretary, A. H. ECKERT.

[Incorporated March 27, 1862. Commenced business July, 1862.]

Home office, 328 Fourth Avenue, Pittsburg, Pa.

CAPITAL STOCK

Amount of capital stock authorized and subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year..	459,601.74
Error.....	261.75
Extended at.....	\$ 459,863.49

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 48,709.96
Net collected.....	\$ 48,709.96
Gross premiums written and renewed during the year, as per item 2, page 3 part VI.....	332,918.28
Total.....	\$ 381,628.24
Defect gross premiums and bills in course of collection at this date.....	66,337.21
Entire premiums collected during the year.....	\$ 315,291.03
Defect reinsurance, rebate, abatement, and return premiums..	73,179.61
Received for premiums other than perpetuals.....	\$ 242,111.42
Rents from company's property, including for company's use of own buildings.....	\$ 194.79
Interest on real estate mortgage loans, \$15,846.95; on other collateral loans, \$2,191.55.....	18,038.50
Interest and dividends on stocks and bonds, \$4,499.08; from all other sources, \$341.30.....	4,840.38
Total rents and interest.....	\$ 23,073.67
Total income during the year.....	265,185.09
Total footings.....	\$ 725,048.58

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$22,218.80 occurring in previous years).....	\$ 198,837.31
Defect amounts received for salvages, \$1,073.64, and from reinsurance in other companies, \$14,927.40.....	16,001.04
Net amount paid during the year for losses.....	\$ 182,836.27
Paid stockholders for interest or dividends.....	20,000.00
Commissions or brokerage to agents, less received on reinsurances	66,902.34
Rents for companies use of own buildings.....	2,400.00
Salaries, fees and all other charges, officers, \$5,400.00; clerks, \$4,196.56; other employees, \$1,200.....	10,796.56
Fines on premiums, \$4,851.45; on real estate, \$101.69.....	4,953.14
Insurance department fees and agents' licenses, \$1,905.04; municipal licenses, \$350.00.....	2,255.04
Advertising, printing and stationery, \$6,686.74 legal expenses, \$250.00; miscellaneous, \$5,902.31.....	12,839.05
Losses on other disbursements, viz: \$1,773.59 internal revenue; \$4,252.32 adjusting expenses.....	5,805.91
Total expenditures during the year.....	308,788.31
Balances.....	\$ 416,260.27

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered.....	\$ 2,025.22	
Mortgage loans on real estate, first liens.....	255,405.00	
Loans secured by pledge of bonds, stocks or other collateral....	33,650.00	
Book value of bonds excluding interest, \$21,903.89; and stocks, \$61,949.25	83,853.14	
Cash deposited in banks.....	39,561.91	
Bills receivable.....	1,765.00	
Total	416,260.27	
Total net ledger assets.....		416,260.27

NON-LEDGER ASSETS.

Interest due, \$127.00, and accrued \$4,876.29 on mortgages.....	\$ 5,003.29	
Interest accrued on bonds and stocks.....	343.50	
Total carried out.....		\$ 5,346.79
Market value of real estate over book value		174.75
Market value of bonds and stocks over book value.....		23,361.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 66,337.21	
Deduct cost of collection, commission and brokerage.....	11,056.21	
Net amount of uncollected premiums, not more than three months due.....		\$ 55,281.00
Gross assets.....		500,424.70
Total admitted assets.....		\$ 500,424.70

NON-LEDGER LIABILITIES.

Losses adjusted not yet due.....	\$ 8,721.49	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	6,631.50	
Total amount of claims for losses.....	\$ 15,352.99	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	2,416.41	
Net amount of unpaid losses.....		\$ 12,936.58
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$174,622.55 unearned premiums (50 per cent).....	87,311.27	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$236,209.38; unearned premiums (pro rata)...	128,049.75	
Total unearned premiums as computed above.....		\$ 215,351.02
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		1,070.35
Total amount of all liabilities.....		\$ 229,357.90
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	71,066.75	\$ 71,066.75
Total		\$ 500,424.70

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....\$	27,612,966	\$ 321,629.87
Written or renewed during the year	29,439,089	332,918.28
Total	57,052,055	\$ 654,548.15
Deduct those expired and marked off as terminated	19,857,202	223,797.82
In force at the end of the year	37,194,853	\$ 430,750.33
Deduct amount reinsured	1,685,666	19,918.40
Net amount in force	35,508,887	\$ 410,831.93
Largest amount written on any one risk, not deducting reinsurance		\$ 10,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affect this statement ?	No.
Losses incurred during the year fire	\$ 173,554.05
Total amount of the company's stock owned by the directors at par value.	25,250.00
Total loaned to officers and directors, \$1,800; loaned to stockholder's, not officers; \$1,000	2,800.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	\$ 271,561.66
Gross premiums received	3,555.10
Losses paid	2,281.81
Losses incurred	1,738.57
Amount at risk	407,342.49

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

GERMANIA FIRE INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

<i>President</i> , HUGO SCHUMANN.	<i>First Vice-President</i> , FR. VON. BERNUTH.
<i>Secretary</i> , CHAS. RUYKHAVER.	<i>Second Vice-President</i> , GEO. B. EDWARDS.
[Incorporated, March, 1859. Commenced business, March, 1859.]	

Home office, 624 William street.

CAPITAL STOCK.

Amount of capital stock authorized	\$ 1,000,000.00
Amount of capital paid up in cash	1,000,000.00
Extended at	\$ 4,652,228.53

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 17,255.99
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Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,690,660.83	
Total	\$ 1,707,916.87	
Deduct gross premiums and bills in course of collection at this date	14,028.76	
Entire premiums collected during the year.	\$ 1,693,888.11	
Deduct reinsurance, rebate, abatement and return premiums ..	495,080.36	
Received for premiums other than perpetuals.....	\$ 1,198,807.75	\$ 1,198,807.75
Rents from company's property including for company's use of own buildings.....	23,053.72	
Interest on real estate mortgage loans, and on other collateral loans.....	17,389.48	
Interest and dividends on stocks and bonds, \$141,241.44; from all other sources, \$393.58	141,635.02	
Total rents and interest		182,078.22
Profit on sale or maturity of ledger assets during the year over book values		4,952.54
Total income during the year		1,385,838.51
Total footings.		\$ 6,038,067.04

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$108,954.38 occurring in previous years)	\$ 803,642.93	
Deduct amounts received for salvages (on losses of the last or previous years) \$3,819.05, and from reinsurance in other companies, \$148,670.66	152,489.71	
Net amount paid during the year for losses	\$ 651,153.22	
Paid stockholders for interest or dividends; (amount declared during the year).....	150,000.00	
Commissions or brokerage to agents, less received on reinsurance.....	236,401.49	
Rents (including for company's use of own buildings) less from sub-leases	21,193.70	
Salaries, fees and all other charges, officers, \$30,500; clerks, \$107,106.05	137,606.05	
Taxes on premiums, \$25,545.92; on real estate, \$6,136.24; internal revenue, 8,928.57.....	40,610.73	
Insurance department fees and agents' licenses, \$13,418.54; municipal licenses, \$1,807.29.....	15,225.83	
Advertising, printing and stationery, \$14,388.20; legal expenses, \$713.17; repairs and expenses on real estate, \$15,945.26; miscellaneous, \$42,682.95.....	73,729.58	
Losses on sales or maturity of ledger assets, \$2,374.66; other disbursements, viz., profit loss account items \$17,178.47....	19,553.13	
Total expenditures during the year.....	\$ 1,345,473.73	
Balances.....	\$ 4,692,593.31	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 686,824.27
Mortgage loans on real estate (Schedule B), first liens	378,500.00

IOWA INSURANCE REPORT.

161

Book value of bonds excluding interest, \$2,034,011.08; and stocks, \$1,239,212.03; (Schedule D).....	3,273,223.11
Cash in company's office, \$4,356.76; deposited in banks, \$100,170.55	164,527.31
Cash in hands of department managers.....	13,862.06
Agent's debit balance, secured.....	175,656.56
Total.....	\$ 4,692,593.31

Total net ledger assets, as per balances on page 1..... \$ 4,692,593.31

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 8,903.75
Interest accrued on bonds and stocks	1,250.00
Rents due, \$625.03; and accrued, \$1,489.99; on company's property or lease	2,115.02
Total carried out.....	\$ 12,268.77
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	207,390.89
Gross premiums in course of collection December 31st, not more than three months due	\$ 11,845.51
Deduct cost of collection, commission and brokerage.....	2,773.49
Net amount of uncollected premiums, not more than three months due.....	\$ 9,072.02
Gross premiums in course of collection December 31st, more than three months due, carried in..... \$2,183.25	
Gross assets.....	\$ 4,921,324.99

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, and not yet due	\$ 50,478.60
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	51,213.89
Losses resisted (not outlawed), including interest, costs and other expenses thereon	9,181.00
Total amount of claims for losses.....	\$ 110,873.49
Deduct reinsurance due or accrued	29,301.88
Net amount of unpaid losses.....	\$ 81,571.61
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$723,714.30; unearned premiums (50 per cent)	\$ 361,857.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,342,157.76; unearned premiums (pro rata).....	1,201,920.85
Total unearned premiums as computed above.....	\$ 1,563,778.00
Total amount of all liabilities.....	\$ 1,645,349.61
Joint-stock capital actually paid up in cash.....	\$ 1,000,000.00
Divisible surplus.....	2,275,975.38— 3,275,975.38
Total.....	\$ 4,921,324.99

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 402,859,714	\$ 3,157,191.42
Written or renewed during the year.....	216,550,840	1,690,660.88
Total.....	\$ 619,410,554	\$ 4,847,852.30

Deduct those expired and marked off as terminated.....	213,153.422	1,635,403.09
In force at the end of the year	\$ 406,257.132	\$ 3,212,449.21
Deduct amount reinsured.....	19,417,890	146,577.15
Net amount in force	\$ 386,839.242	\$ 3,065,872.06
Largest amount written on any one risk, not deducting reinsurance, \$35,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year fire.....	\$ 640,912.47
Total amount of the company's stock owned by the directors at par value.....	196,200.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 2,436,809.00	Fire risks.
Gross premiums received.....	29,843.53	
Losses paid.....	18,780.74	
Losses incurred.....	19,282.63	
Amount at risk.....	4,819,804.00	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

GERMAN ALLIANCE INSURANCE COMPANY.

Organized under the laws of the state of New York, made to the Auditor of State of the state of Iowa, pursuant to the laws thereof.

President, ADOLPH A. STROHN.

Secretary, CHARLES G. SMITH.

Vice-President, CHARLES A. HOYT

Vice-President, WILLIAM N. KREMER.

[Incorporated February, 1897. Commenced business February 8, 1897.]

Home office, Liberty and Nassau streets, New York.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 400,000.00
Amount of capital paid up in cash	400,000.00
Amount of net ledger assets, December 31st of previous year....	850,146.43
Extended at.....	\$ 850,146.43

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire 65,333.23
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	348,478.69
Total	\$ 413,811.92

Deduct gross premiums and bills in course of collection at this date	77,313.17	
Entire premiums collected during the year	336,498.75	
Deduct re-insurance, rebate, abatement, and return premiums	60,374.78	
Received for premiums, other than perpetuals	276,123.97	\$ 276,123.97
Interest and dividends on stocks and bonds	36,800.58	
Total rents and interest		\$ 36,800.58
Total income during the year		312,924.55
Sum of both amounts		\$ 1,163,070.98

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$55,239.03 occurring in previous years)	202,082.67	
Deduct amounts received for salvages (on losses of the last or previous years)	2,028.37	
Net amount paid during the year for losses	200,054.30	\$ 200,054.30
Commissions or brokerage to agents, less received on reinsurance		61,276.95
Salaries, fees and all other charges		1,800.00
Taxes		14,008.21
Insurance department fees and agents' licenses, \$4,845.57; municipal licenses, \$936.11; tax on franchise, \$130.00		5,912.68
Advertising, printing and stationery, \$31.55; miscellaneous, \$10.00		42.15
Total expenditures during the year		\$ 283,091.29
Balances		\$ 879,976.69

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value of bonds excluding interest, \$563,643.06; and stocks, \$289,670.69 (Schedule D)	853,333.75	
Deposited in bank	26,642.94	
Total	879,976.69	
Total net ledger assets, as per balances on page 1		\$ 879,976.69
Market value (not including interest, in item 9, of bonds and stocks over book value, as per Schedule D)		57,946.25
Gross premiums in course of collection December 31st, not more than three months due	77,313.17	
Deduct cost of collection, commission and brokerage	26,895.05	
Net amount of uncollected premiums, not more than three months due		50,418.12
Gross assets		\$ 988,341.06

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	25,135.33
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Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	19,642.00	
Total amount of claims for losses.....	\$	44,777.33	
Net amount of unpaid losses.....	\$		44,777.33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$226,266.51; unearned premiums (50 per cent).....	\$	113,133.25	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$168,529.58; unearned premiums (pro rata)....		89,487.04	
Total unearned premiums as computed above.....	\$		202,620.29
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			159.15
Total amount of all liabilities	\$		247,556.77
Joint stock capital actually paid up in cash	\$	400,000.00	400,000.00
Divisible surplus			340,784.29
Total.....	\$		588,341.06

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899, of the previous year, as per line 5, under this heading in last year's statement....	\$ 45,067.175	\$ 339,958.32
Written or renewed during the year.	41,897.984	348,478.69
Total... ..	\$ 86,965.159	\$ 688,437.01
Deduct those expired and marked off as terminated.....	35,071.438	203,640.92
In force at the end of the year... ..	\$ 51,893.721	\$ 394,796.09
Net amount in force.....	\$ 51,893.721	\$ 394,796.09
Largest amount written on any one risk, not deducting reinsurance.		25,000.00

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...	No.
Losses incurred during the year (fire, \$188,770.40; tornado, \$124.15)	\$ 188,894.15
Total amount of the company's stock owned by the directors at par value.....	89,200.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 395,752.00	\$ 26,775.00	\$ 422,527.00
Gross premiums received.....	5,809.02	148.70	5,957.72
Losses paid.....	536.72		536.72
Losses incurred.....	282.72		282.72
Amount at risk.....	506,117.60	50,863.00	556,980.60

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

GERMAN AMERICAN INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM N. KREMER.

Vice-President, LOUIS F. DOMMERICH.

Secretary, CHARLES G. SMITH.

[Incorporated, March, 1872. Commenced business March 7, 1872.]

Home office, Liberty and Nassau streets, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed.....	\$ 1,000,000.00	
Amount of capital paid up in cash.....	1,000,000.00	
Amount of net ledger assets, December 31, of previous year....	7,263,937.59	
Extended at.....		\$ 7,263,937.59

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 527,849.41	
Deduct amount of same not collected	1,589.88	
Net collected	\$ 526,259.53	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.	4,731,936.23	
Total ..	\$ 5,258,195.76	
Deduct gross premiums and bills in course of collection at this date	620,517.28	
Expire premiums collected during the year	\$ 4,637,678.48	
Deduct reinsurance, rebate, abatement and return premiums...	1,642,490.40	
Received for premiums other than perpetuals	\$ 2,995,188.08	\$ 2,995,188.08
Interest on real estate mortgage loans, \$2,234.45; on other collateral loans	2,234.45	
Interest and dividends on stocks and bonds, \$308,443.87; from all other sources, \$2,169.29	310,613.16	
Total rents and interest.....		\$ 312,847.61
Profit on sale or maturity of ledger assets during the year over book values.....		38,386.49
Total income during the year.....		3,346,422.18
Total footings ..		\$ 10,610,359.77

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$398,207.38; occurring in previous years)	\$ 2,494,665.51
Deduct amounts received for salvages, (on losses of the last or previous years) \$13,315.19 and from reinsurance in other companies, \$768,893.49	\$ 782,208.68
Net amount paid during the year for losses	\$ 1,712,456.83
Paid stockholders for interest or dividends; amount declared during the year	300,000.00
Commissions or brokerage to agents, less received on reinsurance	482,068.07
Rents	34,495.56
Salaries, fees and all other charges, officers, clerks, and other employees	209,502.70
Taxes on premiums	77,440.87
Insurance Dep't fees and agents' licenses, \$15,315.67; municipal licenses, \$5,784.28; tax on franchise, \$190.00	21,290.95
Advertising, printing and stationery, \$36,863.48; furniture and fixtures, \$4,456.25; miscellaneous, \$250,962.48	292,282.21
Total expenditures during the year	\$ 3,120,536.19
Balances	\$ 7,480,823.58

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 15,000.00
Mortgage loans on real estate (Schedule B), first liens	13,000.00
Book value of bonds excluding interest, \$4,851,955.54; and stocks, \$2,240,463.69 (Schedule D)	7,092,419.23
Cash in company's office, \$9,599.24, deposited in bank \$350,805.01	360,404.35
Total	\$ 7,480,823.58
Total net ledger assets, as per balances on page 1	\$ 7,480,823.58

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 173.00
Total carried out	\$ 173.00
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	609,047.77
Gross premiums in course of collection December 31st, not more than three months due	\$ 586,236.99
Deduct cost of collection, commission, and brokerage	115,284.62
Net amount of uncollected premiums, not more than three months due	\$ 470,952.37
Gross assets	\$ 8,560,996.72
Total admitted assets	\$ 8,560,996.72

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$ 169,939.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	241,677.00

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	41,863.00	
Total amount of claims for losses.....	\$ 453,479.00	
Deduct re-insurance due or accrued (give list of companies and amounts), Schedule E)	81,596.00	
Net amount of unpaid losses.....		\$ 371,883.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks. \$2,177,353.11; unearned premiums .50 per cent).....	\$ 1,088,676.55	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy.\$3,295,103.95; unearned premiums (pro rata)..	1,164,020.97	
Total unearned premiums as computed above,.....		\$ 2,742,697.52
Salaries, rent, expenses, taxes, bills, accounts, fees., etc., due or accrued		17,173.66
Return premiums and unpaid rebates, \$2,072.26;and reinsurance premiums \$159,458.58		161,530.84
Total liabilities.....		\$ 3,293,285.02
Joint-stock capital actually paid up in cash.....		1,000,000.00
Divisible surplus.....		4,267,711.70
Total		\$ 8,560,996.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement	\$ 720,917,823	\$ 5,811,188.49
Written or renewed during the year	529,306,767	4,731,936.23
Total	\$1,250,224,590	\$ 10,573,124.72
Deduct those expired and marked off as terminated.....	456,724,930	4,050,183.76
In force at the end of the year.....	\$ 793,499,660	\$ 6,522,940.96
Deduct amount reinsured	142,112,746	1,050,483.90
Net amount in force.....	\$ 651,386,914	\$ 5,472,457.06
Largest amount written on any one risk, not deducting reinsurance, \$325,000.00,		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No
Losses incurred during the year, fire. \$1,741,331.21; tornado, \$3,990.22	\$1,745,321.43
Total amount of the company's stock owned by the directors at par value.	139,100.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the state of New York.....	500,000.00
The amount of "Guarantee Surplus Fund," as provided for by said law.....	500,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 3,794,850.51	\$ 347,325.00	\$ 4,142,175.51
Gross premiums received	54,983.58	2,077.39	57,060.97
Losses paid.....	16,445.30	68.88	16,514.18
Losses incurred.....	20,308.30	68.88	20,377.18
Amount at risk	5,991,354.00	659,917.00	6,651,271.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GIRARD FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, ALFRED S. GILLET. *First Vice-President*, JAMES B. ALVORD
Secretary, EDWIN F. MERRILL, *Second Vice-President*, HENRY M. GRATZ.
[Incorporated, March 26, 1853. Commenced business, May, 1853.]

CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for...	\$ 300,000.00	
Amount of capital paid up in cash.....	300,000.00	
Amount of net ledger assets, December 31st of previous year...	1,876,367.97	
Extended at		\$ 1,876,367.97

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 81,065.68	
Net collected.....	\$ 81,065.68	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	524,666.28	
Total.	\$ 605,731.96	
Deduct gross premiums and bills in course of collection at this date.	\$ 83,691.56	
Entire premiums collected during the year	\$ 522,040.40	
Deduct reinsurance, rebate, abatement and return premiums	130,309.50	
Received for premiums other than perpetuals.....	\$ 391,730.90	\$ 391,730.90
Deposit premiums, received on peptual risks		28,540.53
Rents from company's property, including \$5,000 for company's use of own buildings.....	18,648.87	
Interest on real estate mortgage loans, \$39,918.40; on other col- lateral loans, \$5,114.24.....	45,032.64	
Interest and dividends on stocks and bonds, \$28,981.54; from all other sources, \$877.53.....	29,859.06	
Total rents and interest.....		93,540.57
Profit on sale or maturity of ledger assets during the year over book values.....		7,948.93
From all other sources, viz: Assignments.....		879.50
Total income during the year.....		\$ 522,640.43
Total footings		\$ 2,399,008.4

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$44,379.86 occurring in previous years)	\$	300,863.56	
Deduct amounts received for salvages (on losses of the last or previous years) \$4,119.56; and from reinsurance in other companies, \$44,063.25		48,182.81	
Net amount paid during the year for losses	\$	252,680.75	\$ 252,680.75
Deposit premiums returned			22,968.79
Paid stockholders for interest or dividends (amount declared during the year)			63,000.00
Commissions or brokerage to agents, less received on reinsurances			97,181.08
Salaries and allowances to agents			15,081.21
Rents (including \$5,000 for company's use of own buildings) less \$375 from sub-leases			8,645.00
Salaries, fees and all other charges, officers, \$20,500.00; clerks, \$21,363.96; other employees, \$1,250.00			43,113.96
Taxes on premiums, \$13,490.12; on real estate, \$5,504.12; on other investments, none			18,994.24
Insurance department fees and agents' licenses, \$2,157.40; municipal licenses, \$1,123.52; tax on franchise, none			3,280.92
Advertising, printing and stationery, \$10,724.89; legal expenses, \$399.58; repairs and expenses on real estate, \$7,790.95; miscellaneous, \$22,240.84			41,656.26
Losses on sales or maturity of ledger assets			12,518.53
Internal revenue tax			2,726.43
Total expenditures during the year	\$		\$ 581,847.17
Balances			\$ 1,817,161.23

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered	\$	300,431.65	
Mortgage loans on real estate (Schedule B) first liens		634,700.00	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)		95,780.00	
Book value of bonds excluding interest \$571,749.66 and stocks \$115,626.64; (Schedule D)		687,376.30	
Cash in company's office, \$2,528.31; deposited in banks, \$59,158.84		61,687.15	
Bills receivable, \$27,523.13; agents' debit balances, none		27,523.13	
Perpetual re-insurance, \$5,397; insurance \$1,633.60; Hotel Fire, \$2,532.40; Phila. Unds, \$100.00		9,663.00	
Total net ledger assets as per balances on page 1	\$		\$ 1,817,161.23

NON-LEDGER ASSETS

Interest due, \$592.50, and accrued, \$9,573.08 on mortgages	\$	10,165.58	
Interest accrued on bonds and stocks		8,222.08	
Interest due, \$1,496.40, and accrued, \$1,760.20 on collateral loans		3,256.60	
Rents due, \$389.66, and accrued, \$83.51 on company's property or lease		473.17	
Total carried out	\$		\$ 22,117.43
Market value on real estate over book value, as per Schedule A	\$		\$ 81,568.35
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D			\$1,596.79

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 95,696.06
Deduct cost of collection, commission and brokerage.....	18,912.06
Net amount of uncollected premiums, not more than three months due.....	76,784.00
Due from companies for re-insurance on losses paid.....	2,357.13
Gross assets.....	2,051,584.84
Deduct assets not admitted:	
Company's stock—owned, \$44,863.00; loans on \$2,000.00.....	\$ 46,863.00
Furniture, fixtures and safes.....	2,532.40
Bills receivable, past due.....	1,191.10
Total.....	51,280.50
Total admitted assets.....	\$ 2,000,298.34

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	23,369.23
Losses reslated (not outlawed) including interest, costs and other expenses thereon.....	2,575.00
Total amount of claims for losses.....	\$ 25,944.23
Deduct re-insurance due or accrued as per Schedule E.....	2,760.86
Net amount of unpaid losses.....	\$ 23,183.37
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$199,872.33; unearned premiums (50 per cent).....	99,936.17
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$587,316.61; unearned premiums (pro rata).....	304,456.84
Total unearned premiums as computed above.....	\$ 404,393.01
Amount reclaimable by the insured on perpetual fire insurance policies being 90 per cent. of the premium or deposit received	624,610.07
Return premiums \$12,519.91; and re-insurance premiums, \$7,170.78, general expenses \$11,596.75.....	31,287.44
Total amount of all liabilities.....	\$ 1,083,473.80
Joint stock capital actually paid up in cash.....	\$ 300,000.00
Divisible surplus.....	616,824.45
Total.....	\$ 2,000,298.34

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$	\$
Written or renewed during the year.....
Total.....	\$	\$
Deduct those expired and marked off as terminated.....
In force at the end of the year.....	\$	\$
Deduct amount reinsured.....
Net amount in force.....	\$	\$
Largest amount written on any one risk, not deducting reinsurance, \$		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.

Losses incurred during the year.....\$ 278,625.90

Total amount of the company's stock owned by the directors at par value..... 37,500.00

Total amount loaned to officers and directors..... 2,000.00

Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire risks.

Gross risks written.....\$1,463,606.33

Gross premiums received..... 15,909.26

Losses paid..... 5,857.60

Losses incurred..... 7,660.04

Amount at risk..... 2,471,433.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

GLENS FALLS INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. L. CUNNINGHAM.

First Vice-President, STEPHEN BROWN.

Secretary, R. C. LITTLE.

[Incorporated, May, 1849. Commenced business, May, 1850.]

Home office, Cor. Glen and Bay streets, Glens Falls, New York.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....\$ 200,000.00

Amount of capital paid-up in cash..... 200,000.00

Amount of net ledger assets, December 31st of previous year..... 3,221,706.12

Extended at.....\$ 3,221,706.12

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Entire premiums collected during the year.....\$ 1,034,936.08

Deduct, reinsurance, rebate, abatement and return premiums... 196,843.70

Received for premiums other than perpetuals.....\$ 838,092.98

Rents from company's property, including for company's use of own buildings.....\$ 2,011.41

Interest on real estate mortgage loans, \$71,087.44; on other collateral loans \$240.00..... 71,327.44

Interest and dividends on stocks and bonds, \$89,860.00; from all other sources, \$16,999.04..... 106,859.04

Total rents and interest.....\$ 180,197.89

Received on doubtful agents' accounts..... 216.78

Total income during the year.....\$ 1,018,507.65

Total footings.....\$ 4,240,213.77

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$38,928.00, occurring in previous years).....	\$ 504,853.53
Deduct amounts received for salvages (on losses of the last or previous years) \$1,086.15; and from reinsurance in other companies, \$51,693.35.....	52,779.50
Net amount paid during the year for losses.....	\$ 452,074.03
Paid stockholders for interest or dividends; amount declared during the year.....	60,000.00
Commissions or brokerage to agents, less received on reinsurance.....	189,674.41
Salaries, fees and all other charges, officers, \$13,500.00; clerks, \$39,537.85; other employees, \$11,100.32.....	64,138.17
Taxes on premiums, \$15,745.91; on real estate, \$18,523.98; on other investments, \$6,198.95; on internal revenue, \$5,831.75.....	46,300.59
Insurance department fees and agents' licenses, \$7,238.54; municipal licenses, \$4,661.97; tax on franchise, \$970.30.....	12,870.81
Advertising, printing and stationery, \$14,345.28; legal expenses, \$2,670.94; repairs and expenses on real estate, \$2,325.71; furniture and fixtures, \$80.45; miscellaneous, \$46,586.28.....	66,008.66
Losses on sales or maturity of ledger assets, \$2,000.00; other disbursements, viz: Premium paid on bonds, bought, \$84.00; real estate valued less than cost, \$2,031.36; agents' accounts charged profit and loss, \$2,016.49; allowances to manager, \$2,000.....	16,447.85
Total expenditures during the year.....	\$ 907,514.52
Balances.....	\$ 3,332,699.25

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 62,700.00
Mortgage loans on real estate (Schedule B), first liens.....	1,140,386.66
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	4,000.00
Book value of bonds, excluding interest, \$1,575,922.05; and stocks, \$245.00, (Schedule D).....	1,600,422.05
Cash in company's office, \$3,944.92; deposits in banks, \$419,432.15.....	423,377.07
Bills receivable, \$922.84; agents' debit balances, \$100,890.63, (secured).....	101,813.47
Total.....	\$ 3,332,699.25
Total net ledger assets.....	\$ 3,332,699.25

NON-LEDGER ASSETS.

Interest due, \$6,377.24, and accrued, \$464.75 on mortgages.....	\$ 6,841.99
Interest accrued on bonds and stocks.....	8,326.53
Total carried out.....	\$ 15,168.52
Market value (not including interest) of bonds and stocks over book value (Schedule D).....	90,980.00
Gross assets.....	\$ 3,438,847.77
Deduct assets not admitted, contingent depreciation on mortgage loans.....	80,000.00
Total admitted assets.....	\$ 3,418,847.77

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$	25,120.16
Losses in process of adjustment, or in suspense, including all reported and supposed losses		28,684.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon		6,723.60
Total amount of claims for losses	\$	60,527.76
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E		9,963.48
Net amount of unpaid losses	\$	50,564.28
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$395,896.65; unearned premiums (50 per cent)		197,948.32
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$423,147.76; unearned premiums, (pro rata)		733 145.08
Total unearned premiums as computed above		931,093.40
Salaries rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		10,000.00
Total amount of all liabilities	\$	991,657.68
Joint stock capital actually paid up in cash	200,000.00	
Divisible surplus	2,227,190.09	2,427,190.09
Total	\$	3,418,847.77

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, of the previous year as per line 5, under this heading in last year's statement	\$ 181,506,339	\$ 1,844,294.71
Written or renewed during the year	97,089,269	1,034,936.68
Total	\$ 278 595,608	\$ 2,929,231.39
Deduct those expired and marked off as terminated	91,113,341	964,456.74
In force at the end of the year	\$ 187,482,267	\$ 1,964,774.65
Deduct amount reinsured	11,101,505	145,730.24
Net amount in force	\$ 176,380,762	\$ 1,819,044.41

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year	\$ 513,901.95
Total amount of the company's stock owned by the directors at par value	69,680.00
Does any officer, director or trustee receive a commission or royalty on the business of the company	No.
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the state of New York	200,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	2,187,890.00
Gross premiums received	21,851.30
Losses paid	5,741.24
Losses incurred	5,666.24

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

GREENWICH INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, MASON A. STONE.

Assistant Secretary, WALTER B. WARD.

[Incorporated, May 5, 1834. Commenced business, January 1, 1835.]

Home office, 161 Broadway, City of New York.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$ 200,000.00
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year....	990,703.40
Extended at	\$ 990,703.40

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement. \$	220,330.20	\$ 17,526.13
Deduct amount of same not collected	27,660.68	247.48
Net collected	\$ 192,669.52	\$ 17,278.65
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,785,380.56	206,636.98
Total.....	\$ 1,978,050.08	\$ 223,915.63
Deduct gross premiums and bills in course of collection at this date	293,599.55	18,227.14
Entire premiums collected during the year. \$	1,684,450.53	\$ 205,688.49
Deduct re-insurance, rebate, abatement, and return premiums.....	397,635.96	26,994.47
Received for premiums, other than per- petuals	\$ 1,286,814.57	\$ 178,694.02
Rents from Co's property, including \$12,000 for Co's use of own building		16,125.00
Interest and dividends on stocks and bonds. \$45,- 422.47; from other sources, \$7.24		45,429.71
Total rents and interest.....		\$ 61,554.71
Profit on sale or maturity of ledger assets during the year over book values.....		3,739.63

From all other sources, viz.: (Itemize profit and loss account.) Supposed bad debt, \$99.04; tax refund, \$739.49; commission, \$31.05.....

869.58

Total income during the year.....

\$ 1,531,166.31

Total footings.....

\$ 2,521,869.71

DISBURSMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$162,066.80 occurring in previous years).....	\$ 876,629.62	\$ 105,221.13
Deduct amounts received for salvage on losses of the last or of previous years, \$11,538.27 and from re-insurance in other companies, \$41,111.50.....	137,379.87	15,269.90
Net amount paid during the year for losses.....	\$ 739,249.75	\$ 89,951.23
Paid stockholders for interest or dividends (amount declared during the year).....		20,000.00
Commissions or brokerage to agents, less received on re-insurances.....		287,248.20
Rents for company's use of own building.....		12,000.00
Salaries, fees and other charges, officers, clerks and other employees.....		133,764.17
Taxes on premiums, \$20,127.59; on real estate, \$3,782.89.....		23,910.48
Insurance department fees and agents' licenses.....		14,815.94
Advertising, printing and stationery, \$18,411.25; repairs and expenses on real estate, \$470.16; furniture and fixtures, \$76.40; miscellaneous, \$170.998.41.....		190,256.22
Loss on sales or maturity of ledger assets, \$814.95; other disbursements, viz.: Internal revenue, \$10,880.89.....		11,715.84
Total expenditures during the year.....		1,522,911.83
Balance.....		\$ 998,957.88

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....	\$ 127,500.00
Book value of bonds excluding interest, \$339,956.61, and stocks, \$605,106.81 (Schedule D).....	945,061.42
Cash in company's office \$15,610.95; deposited in banks, \$12,945.28	28,556.23
Bills receivable, \$13,991.07; agents' debit balances, \$1,754.90....	15,745.97
Total.....	\$ 1,117,871.62
Deduct ledger liabilities:	
Borrowed money, \$117,000; all other, \$1,913.74.....	118,913.74
Total net ledger assets, as per balances on page 1.....	\$ 998,957.88

NON-LEDGER ASSETS.

Market value of real estate over book value, as per Schedule A.....	172,500.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	308,386.58
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 291,820.66

Deduct cost of collection, commission and brokerage.....	50,000.00	
Net amount of uncollected premiums, not more than three months due.....		\$ 241,820.66
Gross premiums in course of collection December 31st, more than three months due, carried in	\$20,506.03	
Gross assets.....		\$ 1,721,665.12
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value, item 15.....		5,000.00
Total admitted assets.....		\$ 1,716,665.12

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$ 9,666.29	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	167,138.78	
Losses resisted (not outlawed) including interest, costs, and other expenses thereon.....	7,775.00	
Total amount of claims for losses.....	\$ 184,580.00	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	17,614.87	
Net amount of unpaid losses.....		\$ 166,965.20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks. \$871,405.13; unearned premiums (50 per cent).....	\$ 435,702.57	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,131,224.10; unearned premiums (pro rata).....	637,020.78	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$100,805.69; unearned premiums (50 per cent).....	50,402.81	
Total unearned premiums as computed above.....		\$ 1,123,126.19
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.....		931.50
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		5,000.00
Return premiums, \$15,124.75; and reinsurance premiums, \$5,000.....		20,124.75
Total amount of all liabilities.....		\$ 1,366,147.64
Joint stock capital actually paid up in cash.....	200,000.00	
Divisible surplus.....	200,517.48	400,517.48
Total		\$ 1,716,665.12

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 263,037.812	\$ 1,684,496.57	\$ 2,090,204	\$ 69,405.29
Written or renewed during the year.....	211,775.301	1,785,380.36	53,118,216	206,636.98
Total	\$ 474,813.113	\$ 3,469,876.93	\$ 55,208,420	\$ 276,042.27

Deduct those expired and marked off as terminated	164,428,586	1,223,500.79	52,510,241	173,868.22
In force at the end of the year.....	\$ 310,384,527	\$ 2,246,376.14	\$ 2,698,179	\$ 102,174.05
Deduct amount reinsured in companies licensed in New York only.....	29,559,597	242,701.91	27,167	1,368.36
Net amount in force	\$ 280,824,930	\$ 2,003,674.23	\$ 2,671,012	\$ 100,805.69
Largest amount in any one hazard.....				40,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.	
Losses incurred during the year, fire, \$758,002.54; marine and inland, \$98,648.85; tornado, \$914.44.....		\$ 857,565.83
Total amount of the company's stock owned by the directors at par value.....		103,575.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,732,819.00	\$ 99,125.00	\$ 1,831,944.00
Gross premiums received.....	18,703.72	599.92	19,303.64
Losses paid.....	8,862.85		8,862.85
Losses incurred.....	8,528.35		8,528.35
Amount at risk.....	2,252,091.00	100,525.00	2,352,616.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the

HAMBURG BREMEN FIRE INSURANCE COMPANY,

Organized under the laws of the State of Hamburg, Empire of Germany, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President pro tem, F. L. LOESENER.

Vice-President H. MINCHMEYER.

Managing Director, S. V. DORIEN.

[Incorporated, 1854.

Commenced business, January 1, 1855.]

Home Office, 4 Henberg, Hamburg, Germany.

CAPITAL STOCK.

Amount of net ledger assets December 31st of previous year....	\$ 1,350,006.40
Extended at.....	\$ 1,350,006.40

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 140,979.08
Net collected.....	\$ 140,979.08
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,610,706.60
Total.....	\$ 1,751,685.68

Deduct gross premiums and bills in course of collection at this date	128,894.94	
Entire premiums collected during the year.....	\$ 1,622,790.74	
Deduct reinsurance, rebate, abatement and return premiums....	308,781.22	
Received for premiums other than perpetuals.....		\$ 1,314,009.52
Interest and dividends on stocks and bonds \$51,158.52 other sources.....	2,762.37	
Total rents and interest.....		\$ 53,920.89
Profit on sale or maturity of ledger assets during the year over book values		2,226.17
From all other sources.....		751.43
Total income during the year.....		1,370,908.01
Total footings		\$ 2,720,914.41

DISBURSEMENTS DURING YEAR.

As shown by the books at the home office at close of business December 31st:		
Gross amount paid for losses (including \$98,869.16 occurring in previous years)	\$ 857,500.68	
Deduct amounts received for salvages (on losses of the last or previous years), 7,641.93; and from reinsurance in other companies, \$55,660.13.	63,302.06	
Net amount paid during the year for losses.....		\$ 794,198.62
Paid stockholders for interest or dividends, remitted to home office		71,237.26
Commissions or brokerage to agents, less received on reinsurances.....		254,582.67
Salaries and allowances to agents		64,739.12
Rents.....		12,292.69
Salaries, fees and all other charges, officers, clerks and other employees.....		53,372.16
Taxes on premiums.		26,118.43
Insurance department fees and agents' licenses, \$4,342.89; municipal licenses, \$7,140.37; tax on franchise, \$2,477.75.		40,079.44
Advertising, printing and stationery, \$12,020.47 legal expenses, \$546.18; miscellaneous, \$59,516.45		72,083.10
Losses on sale or maturity of ledger assets.....		427.91
Total expenditures during the year.....		1,363,012.97
Balances		\$ 1,357,901.44

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st		
Loans secured by pledge of bonds, stocks, or other collaterals (Schedule C).	\$ 65,000.00	
Book value of bonds excluding interest.	1,194,970.97	
Cash deposited in banks	93,724.64	
Agents' debit balances	4,205.83	
Total	\$ 1,357,901.44	
Total net ledger assets, as per balances		\$ 1,357,901.44

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 15,429.16	
Total carried out.....		\$ 15,429.16
Market value, not including interest, in item 9, of bonds and stocks over book value (Schedule D.).....		88,956.12
Gross premiums in course of collection December 31st, not more than three months due.....	128,894.94	
Deduct cost of collection, commission and brokerage.....	34,049.79	
Net amount of uncollected premiums, not more than three months due.....		94,845.15
Gross assets.....		\$ 1,557,131.87
Deduct assets not admitted, agents's debit balances, unsecured..	\$ 4,205.83	
Total.....		4,205.83
Total admitted assets.....		\$ 1,552,926.04

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 12,445.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	33,955.00	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	16,550.00	
Total amount of claims for losses.....	\$ 62,950.00	
Net amount of unpaid losses.....		\$ 62,950.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$966,134.95; unearned premiums (50 per cent)....	\$ 483,067.48	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$940,721.81; unearned premiums (<i>pro rata</i>).....	\$ 507,327.67	
Total unearned premiums as computed above.....		\$ 990,395.15
Total amount of all liabilities.....		\$ 1,053,345.15
Divisible surplus.....		499,580.89
Total.....		\$ 1,552,926.04

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 143,002,274	\$ 1,733,854.82
Written or renewed during the year.....	132,442,173	1,610,706.60
Totals.....	\$ 275,444,447	\$ 3,344,561.42
Deduct those expired and marked off as terminated.....	112,419,882	1,359,777.77
In force at the end of the year.....	\$ 163,024,565	\$ 1,984,783.65
Deduct amount reinsured.....	6,844,302	77,926.89
Net amount in force.....	\$ 156,180,263	\$ 1,906,856.76
Largest amount written on any one risk not deducting reinsurance.....	\$ 42,000.00	

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year.....	\$ 733,338.62
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 797,407.00
Gross premiums received.....	11,738.81
Losses paid.....	4,881.81
Losses incurred.....	5,371.81
Amount at risk.....	1,065,511.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

HANOVER FIRE INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, CHARLES A. SHAW.

Secretary, JOS. McCORD.

First Vice-President, JOS. T. LOW

Second Vice-President, JOS. McCORD.

[Incorporated, April 1852. Commenced business, April, 1852.]

Home office, 34 Pine street, New York.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$ 1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31st of previous year...	2,494,581.92
Extended at	\$ 2,494,581.92

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 271,590.81
Deduct amount of same not collected.....	4,386.67
Net collected	\$ 267,204.14
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	2,340,886.63
Total.	\$ 2,608,090.77
Deduct gross premiums and bills in course of collection at this date.....	298,991.47
Entire premiums collected during the year	\$ 2,309,099.30
Deduct reinsurance, rebate, abatement and return premiums ..	588,502.04
Received for premiums other than perpetuals	\$ 1,720,597.26
Rents for company's property, including \$12,000 for company's use of own buildings.....	\$ 27,802.54
Interest on real estate mortgage loans.....	175.00

Interest and dividends on stocks and bonds, \$85,904.71; from all other sources, \$3,254.14.....	89,158.85	
Total rents and interest.....	\$	117,136.39
Profit on sale or maturity of ledger assets during the year over book values		25,189.40
Total income during the year.....	\$	1,862,923.05
Total footings.....	\$	4,357,504.97

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$199,867.78 occurring in previous years)	\$	1,311,853.59
Deduct amounts received for salvages (on losses of the last or previous years), \$6,247.29; and from reinsurance in other companies, \$193,793.56.....	200,040.85	
Net amount paid during the year for losses.....	\$	1,111,812.74
Paid stockholders for interest or dividends (amount declared during year).....		100,000.00
Commissions or brokerage to agents, less received on reinsurances.....		345,859.22
Rents, including \$12,000 for company's use of own buildings....		15,781.00
Salaries, fees and all other charges; officers, \$14,500; clerks, \$127,444.23; other employees, \$5,895.....		147,839.23
Taxes on premiums, \$34,956.60; on real estate, \$6,369.88; on other investments, \$116.80.....		41,443.28
Insurance department fees and agents' licenses, \$13,405.39; internal revenue, \$13,168.66; tax on franchise, \$190.....		26,764.05
Advertising, printing and stationery, \$21,224.97; repairs and expenses on real estate, \$3,962.43; legal expenses, \$1,211.69; furniture and fixtures, \$354.45; miscellaneous, \$114,630.91....		141,384.45
Losses on sales or maturity of ledger assets, \$35.00; agents' balances charged to profit and loss, \$1,015.31.....		1,050.31
Total expenditures during the year.....	\$	1,931,934.28
Balance.....	\$	2,425,570.69

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$	420,368.75
Mortgage loans on real estate (Schedule B) first liens.....		3,500.00
Book value of bonds excluding interest, \$850,488.91 and stocks, \$1,014,134.72 (Schedule D).....	1,864,623.63	
Cash in company's office, \$53,978.74; deposited in banks, \$83,099.57.....	137,078.31	
Total.....	\$	2,425,570.69
Total net ledger assets, as per balances on page 1....	\$	2,425,570.69

NON-LEDGER ASSETS.

Interest due and accrued, on mortgages.....	\$	14.58
Interest due and accrued, on bonds and stocks.....		15,672.50
Rents due and accrued.....		1,443.33
Total carried out.....	\$	17,130.41

Market value of real estate over book value, as per Schedule A..	29,631.25
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	386,955.12
Gross premiums in course of collection December 31st, not more than three months due.....\$	291,550.74
Deduct cost of collection, commission and brokerage.....	51,473.34

Net amount of uncollected premiums, not more than three months due.....	\$ 240,077.40
Gross premiums in course of collection December 31st, more than three months due, carried in.....\$7,440.73	
Due from other companies for re-insurance on losses paid	8,940.83
Gross assets	\$ 3,108,305.70

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid,	\$ 132,867.86
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	161,660.16
Losses resisted (not outlawed), including interest, costs and other expenses thereon	19,847.20
Total amount of claims for losses	\$ 314,375.22
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	71,431.54
Net amount of unpaid losses.....	\$ 242,943.68
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$1,227,925.62; unearned premiums (50 per cent.)	\$ 613,962.81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,292,134.76; unearned premiums (pro rata).	714,373.51
Total unearned premiums as computed above.....	\$ 1,328,336.32
Return premiums and reinsurance premiums.....	51,362.40
Total amount of all liabilities.....	\$ 1,622,642.40
Joint-stock capital actually paid up in cash	\$ 1,000,000.00
Divisible surplus.....	485,663.30
Total.....	\$ 3,108,305.70

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....\$	252,263,107	\$ 2,642,342.20
Written or renewed during the year.....	228,988,190	2,340,886.63
Total.....\$	481,251,297	\$ 4,983,228.83
Deduct those expired and marked off as terminated.....	192,083,905	2,042,356.60
In force at the end of the year.....	289,167,391	2,940,872.23
Deduct amount reinsured	37,666,216	360,911.85
Net amount in force.....\$	251,501,175	\$ 2,579,960.38
Largest amount written on any one risk, not deducting reinsurance, \$100,000.00.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.

Losses incurred during the year, fire, \$1,177,353.75; tornado, \$669.85.....	\$1,178,023.60
Total amount of the company's stock owned by the directors at par value.....	205,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 2,679,909.00	Fire risks.
Gross premiums received.....	39,848.42	
Losses paid.....	16,334.64	
Losses incurred.....	20,705.03	
Amount at risk.....	3,050,438.00	

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the
HARTFORD FIRE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEORGE L. CHASE.

First Assistant Secretary, THOMAS TURNBULL.

Secretary, P. C. ROYCE.

Second Assistant Secretary, CHARLES E. CHASE.

[Incorporated, May, 1810. Commenced business, August, 1810.]

CAPITAL STOCK.

Amount of capital stock authorized, \$3,000,000; subscribed for..	\$ 1,250,000.00
Amount of capital paid up in cash.....	1,250,000.00
Amount of net ledger assets December 31st of previous year....	9,656,132.82
Extended at.....	\$ 9,656,132.82

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 1,255,624.88
Deduct amount of same not collected.....	17,083.36
Net collected.....	\$ 1,238,541.52
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	8,442,122.51
Total.....	\$ 9,680,664.03
Deduct gross premiums and bills in course of collection at this date.....	1,238,541.52
Entire premiums collected during the year.....	\$ 8,442,122.51
Deduct reinsurance, rebate, abatement and return premiums...	1,757,375.93
Received for premiums other than perpetuals.....	\$ 6,684,746.58
Rents from company's property, for company's use of own buildings.....	13,181.70
Interest on real estate mortgage loans, \$61,660.04; on other collateral loans, \$551.25.....	62,211.29
Interest and dividends on stocks and bonds, \$307,256.95; from all other sources, \$5,037.56.....	312,294.51
Total rents and interest.....	387,687.50

From all other sources, viz: (Itemize profit and loss account)

Conscience money, \$497.55; agents' balances previously marked off, \$3.02.....

500.57

Total income during the year.....

\$ 7,072,934.64

Total footings.....

\$ 16,729,067.47

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$606,366.64, occurring in previous years.....

\$ 5,012,975.13

Deduct amounts received from reinsurance in other companies.....

641,017.47

Net amount paid during the year for losses.....

\$ 4,371,957.66

Paid stockholders for interest or dividends, (amount declared during the year.....

400,000.00

Commissions or brokerage to agents, less received on reinsurances.....

1,163,657.81

Salaries, fees and all other charges: officers, \$26,910.04; clerks, \$226,148.30; other employees, \$258,646.70.....

511,705.04

Taxes on premiums, \$126,679.83; on real estate, \$6,128.....

132,807.83

Insurance department fees and agents' licenses, \$32,721.86; municipal licenses, \$6,669.67; tax revenue, \$25,321.60.....

64,713.13

Advertising, printing and stationery, \$66,070.78; legal expenses, \$15,698.19; miscellaneous, \$472,028.18.....

553,797.15

Bonds and stocks marked off, \$18,555.58; agency balances marked off, \$1,925.74.....

20,481.32

Paid reinsuring companies under treaty.....

67,530.17

Total expenditures during the year.....

\$ 7,286,650.11

Balances.....

\$ 9,442,417.36

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....

\$ 797,189.46

Mortgage loans on real estate (Schedule B), first liens.....

857,700.00

Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....

7,800.00

Book value of bonds excluding interest, \$4,853,721.28; and stocks \$1,366,219.83 (Schedule D).....

6,219,941.11

Cash in company's office, \$128,251.82; deposited in banks, \$730,818.30.....

859,070.12

Agents' debit balances.....

676,541.52

Printing plant.....

24,175.15

Total.....

\$ 9,442,417.36

Total net ledger assets, as per balances on page 1.....

\$ 9,442,417.36

NON-LEDGER ASSETS.

Interest due, \$13,315, and accrued, \$11,577.19, on mortgages..

\$ 24,892.19

Interest due and accrued on collateral loans.....

53.33

Rents accrued on company's property or lease.....

1,469.69

Total carried out.....

26,415.21

Market value of real estate over book value, as per Schedule A..

4,310.54

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....

958,713.24

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 562,000.00
Deduct cost of collection, commission and brokerage.....	84,300.00
Net amount of uncollected premiums, not more than three months due.....	\$ 477,700.00
Printing plant appreciations.....	1,244.75
Reinsurance due on losses paid (Schedule).....	9,573.83
Gross assets.....	\$ 10,920,374.93

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 232,622.44
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	367,659.82
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	54,866.14
Total amount of claims for losses.....	\$ 655,148.40
Net amount of unpaid losses.....	\$ 655,148.40
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$4,917,455.16; unearned premiums (50 per cent).....	\$ 2,458,727.58
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$6,022,867.05; unearned premiums (pro rata).....	3,008,319.14
Total unearned premiums as computed above.....	\$ 5,467,046.72
Total amount of all liabilities.....	\$ 6,122,195.12
Joint stock capital actually paid up in cash.....	\$ 1,250,000.00
Divisible surplus.....	3,548,179.81
Total.....	\$ 10,920,374.93

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 9,297,854.74	\$ 10,473,015.71
Written or renewed during the year.....	7,052,525.02	8,442,122.51
Total.....	\$ 16,350,379.76	\$ 18,915,138.22
Deduct those expired and marked off as terminated.....	665,432,202.00	7,898,152.35
In force at the end of the year.....	\$ 969,605,774.00	\$ 11,016,985.87
Deduct amount reinsured.....	7,030,705.00	76,663.66
Net amount in force.....	\$ 962,575,069.00	\$ 10,940,322.21
Largest amount written on any one risk, not deducting reinsurance, \$125,000.00.....		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, marine and inland, tornado.....	\$ 5,012,539.63
Total amount of the company's stock owned by the directors at par value.....	180,900.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 8,692,132.00
Gross premiums received.....	121,859.55

Losses paid.....	56,621.44
Losses incurred.....	58,691.86
Amount at risk.....	13,985,626.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE HELVETIA SWISS FIRE INSURANCE COMPANY, OF ST. GALL, SWITZERLAND.

Organized under the laws of Switzerland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Trustees in the United States, WILLIAM A. READ, of New York City; AUGUST BELMONT, of New York City; EDWARD KING, of New York City.

Managers for the United States, WEED & KENNEDY.

Principal office in U. S. 29 and 31 Liberty Street, New York City.

[Organized or incorporated November 7, 1861. Commenced business in United States, December 1, 1876.]

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement (not included in ledger assets)\$	108,092.16
Net collected.....\$	108,092.16
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	616,503.82
Total.....\$	724,595.98
Deduct gross premiums and bills in course of collection at this date (not included in ledger assets).....	92,347.46
Entire gross premiums collected during the year.....\$	632,248.52
Deduct reinsurance, rebate, abatement and return premiums..	193,735.58
Received for premiums other than perpetuals.....	\$ 438,512.94
Interest and dividends on stocks and bonds, \$20,694.90; from all other sources, \$1,168.78.....	21,863.68
Total rents and interest.....	21,863.68
Profits on sale of real estate and on sale or maturity of securities	9,118.75
Received from home office.....	40,000.00
Total income during the year.....	509,495.37
Total footings.....	\$ 1,292,032.04

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$69,922.28 occurring in previous years).....\$	394,736.62
Deduct amounts received for salvages (on losses of the last or previous years) \$5,517.87; and from reinsurance in other companies, \$17,422.12.....	22,939.99
Net amount paid during the year for losses.....	\$ 371,796.63

Remitted to home office.....	14,501.00
Commissions or brokerage to agents, less received on reinsurances.....	120,913.23
Salaries, fees and all other charges, officers.....	3,000.00
Taxes on premiums.....	12,469.59
Insurance department fees and agents' licenses, \$3,149.55; municipal licenses, \$1,260.97; tax on franchise, \$2,341.27.....	6,751.79
Advertising, printing and stationery, \$4,725.32; legal expenses, \$145.59; miscellaneous, \$8,163.80.....	13,034.71
Total expenditures during the year.....	\$ 542,466.95
Balances.....	\$ 749,565.09

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest.....	\$ 685,567.36
Cash in company's office, 189.16; deposited in banks, \$63,808.57.....	63,997.73
Total.....	\$ 749,565.09
Total net ledger assets, as per balances on page 1.....	\$ 749,565.09

NON-LEDGER ASSETS.

Interest accrued, on bonds and stocks.....	\$ 3,291.67
Total carried out.....	\$ 3,291.67
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	27,010.14
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 87,770.47
Deduct cost of collection, commission and brokerage.....	19,131.49
Net amount of uncollected premiums, not more than three months due.....	\$ 68,638.98
Gross assets.....	\$ 848,505.88
Total admitted assets.....	\$ 848,505.88

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 12,656.29
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	18,452.15
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,250.00
Total amount of claims for losses.....	\$ 36,358.44
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	469.94
Net amount of unpaid losses.....	\$ 35,888.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$372,752.02; unearned premiums, (50 per cent).....	\$ 186,376.01
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy \$137,953.90; unearned premiums (pro rata).....	73,950.12
Total unearned premiums as computed above.....	\$ 260,326.13

Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	700.00
Return premiums, \$18,719.42; and reinsurance premiums, \$3,744.58	22,464.00
Total amount of all liabilities.....	\$ 319,378.63
Divisible surplus.....	529,127.25
Total.....	\$ 848,505.88

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....\$	50,507,006	\$ 519,040.71
Written or renewed during the year.....	53,162,147	616,503.82
Total.....\$	103,669,153	\$ 1,135,544.53
Deduct those expired and marked off as terminated.....	58,364,749	594,655.01
In force at the end of the year.....\$	45,304,404	\$ 540,889.52
Deduct amount reinsured.....	2,847,085	30,183.60
Net amount in force	\$ 42,457,319	\$ 510,705.92
Largest amount written on any one risk, not deducting reinsurance, \$50,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.	
Lossess incurred during the year, fire.....	\$ 326,740.60

BUSINESS IN THE STATE IOWA DURING THE YEAR.

Gross risks written	\$ 500,900.00
Gross premiums received	7,199.07
Losses paid.	5,521.47
Losses incurred	5,522.54

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

HOME INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Secretaries: ARBUNAH M. BURTIS, WILLIAM H. CHENEY.

[Incorporated April, 1853. Commenced business April 13, 1853.]

Home office, 119 Broadway, New York, N. Y

CAPITAL STOCK.

Amount of capital stock authorized, \$3,000,000; subscribed for...\$	3,000,000.00
Amount of capital stock paid up in cash.....	3,000,000.00
Amount of net ledger assets, December 31st of previous year....	11,169,086.45
Extended at.....	\$ 11,169,086.45

IOWA INSURANCE REPORT.

189

INCOME DURING YEAR

As shown by the books at home office at close of
business December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement. \$	212,313.41	\$ 90,438.94	
Net collected..... \$	212,313.41	\$ 90,438.94	
Gross premiums written and renewed during the year	7,087,455.61	527,964.03	
Total..... \$	7,299,769.02	\$ 618,402.97	
Deduct gross premiums and bills in course of collection at this date.....	143,391.11	94,951.69	
Entire premiums collected during the year. \$	7,156,377.91	\$ 523,451.28	
Deduct reinsurance, rebate, abatement and return premiums.....	2,503,124.12	264,709.12	
Received for premiums other than perpetuals... \$	4,653,253.79	\$ 258,742.16	4,911,995.95
Rents from company's property, including \$10,000 for company's use of own buildings.....		\$ 166,773.25	
Interest on real estate mortgage loans, \$10,695.44; on other collateral loans, \$10,102.79..		20,798.23	
Interest and dividends on stocks and bonds, \$367,728.90; from all other sources, \$4,951.63		372,680.53	
Total rents and interest			560,252.01
Profit on sale or maturity of ledger assets during the year over book values..			121,085.82
From all other sources.			2,472.80
Total income during the year.....			5,595,806.58
Total footings.....			\$ 16,764,893.03

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$679,682.64 occurring in previous years). \$	3,598,038.25	\$ 325,937.42	
Deduct amounts received for salvages (on losses of the last or previous years), \$27,814.94; and from reinsurance in other companies, \$1,183,056.60.	1,059,901.42	150,970.12	
Net amount paid during the year for losses \$	2,538,136.83	\$ 174,967.30	2,713,104.13
Paid stockholders for interest or dividends; (amount declared during the year.....			300,000.00
Commissions or brokerage to agents, less received on reinsurances			869,200.63
Rents (including \$10,000 for company's use of own buildings)....			56,679.96
Salaries, fees and all other charges, officers, \$97,500; clerks, \$153,244.56; other employees, \$168,414.67.			419,159.23
Taxes on premiums, \$93,873.34; on real estate, \$22,936.61; government taxes, \$38,442.37			155,252.32
Insurance department fees and agents' licenses, \$21,599.39; municipal licenses, \$9,208.66; tax on franchise, \$1,003.			31,811.05

Advertising, printing and stationery, \$65,503.14; legal expenses, \$2,247.80; repairs and expenses on real estate, \$35,565.07; miscellaneous, \$303,199.24.....	406,515.25
Losses on sales or maturity of ledger assets, \$110,856.30; other disbursements, viz: \$4,700.50.....	115,556.80
Total expenditures during the year	\$ 5,067,279.37
Balances.....	\$ 11,697,613.66

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st,

Book value real estate (Schedule A), unincumbered, \$1,718,265.81.....	\$ 1,718,265.81
Mortgage loans on real estate (Schedule B), first liens.....	160,400.00
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C)	249,375.00
Book value of bonds, excluding interest, \$3,147,178.75; and stocks, \$5,530,445.90 (Schedule D)	8,677,624.65
Cash deposited in banks.....	514,815.89
Bills receivable, \$591.59; agents' debit balances, \$380,799.98.....	581,391.57
Total.....	\$ 11,701,872.92

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$ 4,259.26
Total net ledger assets, as per balances on page 1	\$ 11,697,613.66

NON-LEDGER ASSETS

Interest due, \$75.00, and accrued, \$3,396.87 on mortgages.....	\$ 3,471.87
Interest accrued on bonds and stocks.....	42,487.50
Interest accrued on collateral loans.....	1,705.17
Total carried out.....	\$ 47,664.54
Market value (not including interest, in item 9) of bonds and stocks over book value, as per Schedule D	1,677,141.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 237,376.17
Deduct cost of collection, commission and brokerage.....	44,170.13
Net amount of uncollected premiums, not more than three months due.....	193,206.04
Gross premiums in course of collection December 31st, more than three months due, carried in, .....\$966.63	
Gross assets.....	\$ 13,615,625.74
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 5,481.32
Bills receivable, past due.....	94.87
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....	16,386.15
Total.....	21,962.34
Total admitted assets.....	\$ 13,593,663.40

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 127,725.37
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	744,223.96
Losses resisted (not outlawed), including interest, cost and other expenses thereon	47,350.71
Total amount of claims for losses.....	\$ 919,300.04

Deduct reinsurance due or accrued.....	389,981.23	
Net amount of unpaid losses.....		\$ 529,318.81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$30,947.53 unearned premiums (50 per cent).....	\$ 1,547,377.00	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$5,424,951.00; unearned premiums (pro rata).....	2,751,672.00	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$240,353.00; unearned premiums (50 per cent).....	120,177.00	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls).....	126,899.00	
Total unearned premiums as computed above.....		\$ 4,546,125.00
Reinsurance premiums.....		220,720.75
Total amount of all liabilities.....		\$ 5,296,164.56
Joint stock capital actually paid up in cash.....	\$ 3,000,000.00	
Divisible surplus.....	5,297,498.84	8,297,498.84
Total.....		\$ 13,593,663.40

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and Inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 976,687.393	\$ 8,763,019.00	\$ 18,501,346	\$ 443,005.00
Written or renewed during the year	801,749.520	7,087,455.61	82,976,503	527,964.03
Total	\$ 1,778,436.913	\$ 15,850,474.61	\$ 101,477,849	\$ 970,969.03
Deduct those expired and marked off as terminated.....	726,018,407	6,191,532.61	82,026,143	430,777.03
In force at end of the year.....	1,052,418,506	9,658,942.00	19,451,706	540,192.00
Deduct amount reinsured.....	167,967.353	1,139,238.00	6,283,131	172,940.00
Net amount in force.....	\$ 884,451,153	\$ 8,519,704.00	13,168,575	\$ 367,252.00
Largest amount written on any one risk, not deducting reinsurance, \$195,000.00.				

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.	
What amount of installment notes is owned and now held by the company.....	\$ 866,746.70
Losses incurred during the year, fire, \$2,601,706.85; Marine and Inland, \$202,993.88; tornado, \$36,215.04.....	2,840,915.77
Total amount of the company's stock owned by the directors at par value.....	166,700.00
Total amount loaned to directors, \$150,000; loaned to stockholders, not officers, \$26,80.....	176,800.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 8,743,456.00
Gross premiums received.....	92,064.21
Losses paid.....	31,786.89
Losses incurred.....	38,420.98
Amount at risk.....	11,453,927.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

IMPERIAL INSURANCE COMPANY, LIMITED.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Trustees in U. S.: HENRY W. CANNON, WILLIAM A. READ, RICHARD L. EDWARDS.
General attorney for the U. S., T. D. BELFIELD.

[Incorporated, 18c3. Commenced business in the U. S., 1868.]

Home office, 1 Old Broad street, London, England.

Principal U. S. office, 31-33 Pine street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 6,000,000.00	
Amount of capital paid up in cash.....	1,500,000.00	
Amount of net ledger assets, December 31st of previous year...	1,557,450.14	
Extended at.....		\$ 1,557,450.14

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 264,482.56	
Net collected.....	\$ 264,482.56	
Gross premiums written and renewed during the year.....	1,657,680.46	
Total.....	\$ 1,922,163.02	
Deduct gross premiums and bills in course of collection at this date.....	226,565.50	
Entire premiums collected during the year.....	\$ 1,695,597.52	
Deduct reinsurance, rebate, abatement and return premiums...	409,098.05	
Received for premiums other than perpetuals.....		\$ 1,286,499.47
Rents from company's property, including \$5,240.00 for company's use of own buildings.....	\$ 29,539.19	
Interest and dividends on stocks and bonds, \$38,790.00; from all other sources, \$765.35.....	39,555.35	
Total rents and interest.....		\$ 69,094.54
From all other sources, viz.: Account sale of United States 4 per cent. fund loan bonds, deposited with the state of Georgia		17,231.25
Received from home office.....		171,007.85
Total income during the year.....		\$ 1,543,833.11
Total footings.....		\$ 3,101,283.25

DISBURSEMENTS DURING YEAR.

As shown by the books at Home office at close of business December 31st.

	Fire.
Gross amount paid for losses (including \$159,254.04 occurring in previous years).....	\$ 1,018,889.74
Deduct amounts received for salvages, on losses of the last or previous years, \$7,194.46; and from reinsurance in other companies, \$73,748.84.....	80,943.30
Net amount paid during the year for losses.....	\$ 937,946.44
Commissions or brokerage to agents, less received on reinsurance.....	265,307.66
Rents, including \$5,240.00 for company's use of own buildings.....	9,869.79
Salaries, fees and all other charges, officers, \$17,729.10; clerks, \$43,606.07; other employees, \$25,066.54.....	86,401.71
Taxes on premiums, \$25,395.11; on real estate, \$18,532.46.....	43,927.57
Insurance department fees and agents' licenses, \$9,203.35; municipal licenses, \$5,602.10; tax on franchise, \$263.88.....	15,069.33
Advertising, printing and stationery, \$11,937.48; legal expenses, \$734.84; repairs and expenses on real estate, \$13,027.00; furniture and fixtures, \$5,836.85; miscellaneous, \$53,925.44.....	85,461.61
Losses on sales or maturity of ledger assets, \$15,639.02, other disbursements, viz.: Postage, telegrams and express, \$12,362.90; war tax, \$8,577.82.....	36,599.74
Remitted to home office.....	71,572.77
Total expenditures during the year.....	\$ 1,552,156.62
Balances.....	\$ 1,549,126.63

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered.....	\$ 410,616.30
Book value of bonds excluding interest.....	1,054,148.54
Cash in company's office, \$1,292.84 deposited in banks, \$83,068.95.....	84,361.79
Total.....	\$ 1,549,126.63
Total net ledger assets, as per balances on page 1.....	\$ 1,549,126.63

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 5,091.66
Rents due, \$1,504.16, and accrued, \$1,055.00, on company's property or lease.....	2,559.16
Total carried out.....	\$ 7,650.82
Market value of real estate over book value.....	66,018.40
Market value of bonds and stocks over book value.....	65,903.96
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 205,657.79
Deduct cost of collection, commission and brokerage.....	39,001.07
Net amount of uncollected premiums, not more than three months due.....	\$ 166,656.72
Gross premiums in course of collection December 31st, more than three months due.....	\$20,907.71
Cost collecting.....	2,805.80
Gross assets.....	\$ 1,855,356.53
Total admitted assets.....	\$ 1,855,356.53

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	35,246.87	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		57,086.28	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		21,845.00	
<hr/>			
Total amount of claims for losses	\$	114,178.15	
Deduct reinsurance due or accrued.....		2,566.59	
<hr/>			
Net amount of unpaid losses	\$		111,611.56
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$962,518.86; unearned premiums (50 per cent.)	\$	481,259.43	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$891,293.16; unearned premiums (pro rata)...		454,763.37	
<hr/>			
Total unearned premiums as computed above.....	\$		936,022.80
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....			750.00
<hr/>			
Total amount of all liabilities.....	\$		1,048,384.36
Statutory deposit.....	\$	584,070.00	
Divisible surplus.....		222,902.17	806,972.17
<hr/>			
Total	\$		1,855,356.53

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement....	\$ 173,469.513	\$ 1,829,519.44
Written or renewed during the year	143,730.537	1,657,680.46
<hr/>		
Total.	\$ 317,200.050	\$ 3,487,199.90
Deduct those expired and marked off as terminated	132,096.115	1,477,762.03
<hr/>		
In force at the end of the year	\$ 185,103.935	\$ 2,009,437.87
Deduct amount reinsured	12,417.966	155,625.85
<hr/>		
Net amount in force	\$ 172,685.969	\$ 1,853,812.02
Largest amount written on any one risk, not deducting reinsurance, \$60,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire	\$ 868,423.04

BUSINESS IN THE STATE OF IOWA DURING THE YEAR,

	Fire risks.
Gross risks written	\$ 792,665.00
Gross premiums received.....	11,007.92
Losses paid.....	6,255.94
Losses incurred.....	3,582.26
Amount at risk.....	951,198.00

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the

**"PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY
OF NORTH AMERICA."**

Organized under the laws of the State of Pennsylvania, made to the Auditor of the State of Iowa, pursuant to the laws thereof.

President, CHARLES PLATT; Vice-President, EUGENE L. ELLISON; Second Vice-President, BENJAMIN RUSH; Secretary and Treasurer, GREVILLE E. FRYER; Assistant Secretary, JOHN H. ATWOOD; Marine Secretary, T. HOUARD WRIGHT.

[Incorporated April 14, 1794. Commenced business as an association in 1792.]

Home office, 232, Walnut Street, Philadelphia

CAPITAL STOCK

Amount of capital stock authorized, \$3,000,000; subscribed for.. \$ 3,000,000.00
Amount of capital paid up in cash..... 3,000,000.00
Amount of net ledger assets, December 31st of previous year.. 8,508,987.36

Extended at..... \$ 8,508,987.36

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 191,000.00	\$ 131,000.00
Net collected.....	\$ 191,000.00	\$ 131,000.00
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 5,280,838.81	\$ 2,230,060.44
Total	\$ 5,471,838.81	\$ 2,361,060.44
Deduct gross premiums and bills in course of collection at this date.....	205,000.00	111,300.00
Entire premiums collected during the year.	\$ 5,266,838.81	\$ 2,249,760.44
Deduct reinsurance, rebate, abatement and return premiums.....	1,091,467.02	449,865.01
Received for premiums other than per- petuals.....	\$ 4,175,371.79	\$ 1,799,895.43—\$ 5,975,267.22
Deposit premiums, received on perpetual risks..		15,144.97
Rents from company's property, including nothing for company's use of own buildings.....		\$ 29,584.69
Interest on real estate mortgage loans, \$105,580.38; on other collateral loans, \$1,607.22.....		107,187.60

Interest and dividends on stocks and bonds,
\$209,898.07; from all other sources, \$11,780.20

221,678.27

Total rents and interest.....	\$ 358,450.56
Profit on sale or maturity of ledger assets during the year over book values.....	185,608.54
From all other sources, viz: (itemize profit and loss account), perpetual permits, transfer fees and earned deposits, \$1,776.23; and dividends from bad debts charged to profit and loss in previous years, etc, \$831.79.....	2,608.02
Total income during the year.....	\$ 6,537,070.32
Total footings.....	\$ 15,046,065.68

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st;

	Fire.	Marine and inland.
Gross amount paid for losses (including, not shown, occurring in previous years.....)	\$ 3,131,778.70	\$ 1,639,025.34
Deduct amounts received for salvages (on losses of the last or of previous years,) \$239,402.99; and from reinsurance in other companies, \$639,705.18	377,676.35	501,431.82
Net amount paid during the year for losses.....	\$ 2,754,102.35	\$ 1,137,593.52
Deposit premiums returned on perpetual risks...		22,407.07
Paid stockholders for interest or dividends; (amount declared during year. \$360,000.)...		360,000.00
Commissions or brokerages to agents (those re- ceived on reinsurances deducted in item 8, part 2, above).....		\$ 1,109,058.56
Salaries and allowances to agents.....		58,550.76
Rents (including nothing for company's use of own building) less nothing from sub-leases..		19,891.19
Salaries, fees and all other charges, officers, \$46,499.90; clerks, \$138,120.36; other em- ployees, \$92,962.38.....		277,582.64
Taxes on premiums (including U. S. tax), \$109,- 482.38; on real estate, \$10,739.34; on other in- vestments, none.....		120,221.72
Insurance department fees and agents' licenses, \$17,403.33; municipal licenses, \$7,414.05; tax on franchise, none.....		24,817.38
Advertising, printing and stationery, \$37,391.14; legal expenses, \$5,888.38; repairs and ex- penses on real estate, \$14,000.29; furniture and fixtures, \$209.86; miscellaneous, \$194,310.56..		251,800.23
Loss on sales or maturity of ledger assets, \$303.23; other disbursements, viz: bad debts, etc., charged off, \$5,242.50; net reduction in book value of sundry investments, \$34,626.96.....		40,172.09
Total expenditures during the year.....		\$ 6,177,107.11
Balance.....		\$ 8,868,959.57

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.....	
Book value of real estate (Schedule A), unincumbered, \$851,-92.75; incumbered, \$3,793.92.....	\$ 855,696.70
Mortgage loans on real estate (Schedule B), first liens, \$1,694,-334.05; other than first, \$17,850.00.....	1,712,184.05
Loans secured by pledge of bonds, stocks, or other collaterals, per Schedule C.....	94,700.00
Book value of bonds, excluding interest and stocks (Schedule D).....	4,594,590.00
Bills receivable, \$39,593.19; agents' debit balances, \$628,721.81; secured book accounts, \$51,528.58; reinsurance claims on losses paid (marine) \$15,856.10.....	735,699.68
Total	\$ 8,908,871.75

DEDUCT LEDGER LIABILITIES.

Agents' credit balances, none; borrowed money, none; all other, \$36,912.18.....	39,912.18
Total net ledger assets, as per balance on page 1.....	\$ 8,868,959.57

NON-LEDGER ASSETS.

Interest due, \$9,665.86 and accrued, \$11,327.33 on mortgages....	\$ 20,993.19
Total carried out.....	20,993.19
Market value, not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	337,627.00
Gross premiums in course of collection December 31st, not more than three months due.....	316,300.00
Deduct cost of collection, commission and brokerage.....	33,500.00
Net amount of uncollected premiums, not more than three months due	282,800.00
Gross assets.....	\$9,510,379.76

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, \$33,000.00; loans on company's stock, none.....	\$ 33,000.00
Bills receivable, past due.....	683.00
Total	33,683.00
Total admitted assets.....	\$ 9,476,696.76

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due and to become due.....	\$ 103,943.48	
Losses in process of adjustment, or in suspense, including all reported and supposed losses... ..	228,977.52	\$ 310,600.00
Losses resisted (not outlawed), including interest, cost and other expenses thereon	41,111.00	
Total amount of claims for losses.....	\$ 374,032.00	\$ 310,600.00
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E, \$23,210; and salvage claims, \$103,100.....	23,210.00	103,100.00
Net amount of unpaid losses.....	\$ 350,822.00	\$ 207,500.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy....	\$ 2,477,033.23	\$ 558,322.00

Unearned premiums (50 per cent).....	\$ 1,373,516.64
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, run- ning more than one year from date of policy,	3,496,697.44
Unearned premiums (pro rata).....	1,778,243.63
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks; un- earned premiums (100 per cent).....	235,708.40
Total unearned premiums as computed above.....	\$ 3,387,468.67
Amount reclaimable by the insured on perpetual fire insurance policies, being (90 and 95) per cent. of the premium or de- posit received	765,309.20
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	20,742.30
Total amount of all liabilities.....	\$ 4,731,842.17
Joint stock capital actually paid up in cash.....	\$ 3,000,000.00
Divisible surplus.....	1,778,537.59
Total	\$ 9,510,379.76

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of Decem- ber of the previous year, as per line 5 under this heading in last year's statement.....	631,932,545	\$ 6,174,045.90	\$ 4,947,925	\$ 224,215.33
Written or renewed during the year,	559,358,869	5,280,838.81	398,754,420	2,230,060.44
Total.....	1,191,291,414	\$ 11,454,884.71	\$ 4,03,702,345	\$ 2,454,275.77
Deduct those expired and marked off as terminated.....	520,821,602	4,854,077.40	398,456,504	2,218,567.37
In force at the end of the year.....	670,469,812	\$ 6,600,807.31		
Deduct amount reinsured	35,333,415	357,076.59		
Net amount in force	635,136,397	\$ 6,243,730.72	\$ 5,245,841	\$ 235,708.40
Perpetual risks (not included above)				\$ 33,406,089.14
Premiums on same				841,598.40
Largest amount written on any one risk, not deducting reinsurance, no fixed amount, probably.....				100,000.00

PERPETUAL BUSINESS.

	Am't of risks	Total deposits.
Perpetual risks in force on the 31st day of December of the pre- ceding year.....	\$ 33,641,661.50	\$ 848,860.53
Perpetual risks written during the year	555,758.37	15,144.94
Total.....	\$ 34,197,419.87	\$ 864,005.47
Deduct those marked off as canceled.....	791,330.73	22,407.07
In force December 31, 1900	\$ 33,406,089.14	\$ 841,598.40
Losses incurred on perpetual risks during the year		\$ 11,495.18
Losses paid on perpetual risks during the year		11,775.76
Largest amount in any one hazard, no fixed amount, probably.....		25,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? No.

Losses incurred during the year (Fire, \$2,725.838; marine and inland \$1,148,793.52; tornado, included in fire losses) \$3,874,631.52
 Total amount of the company's stock owned by the directors at par value..... \$ 101,390.00
 Total amount loaned to officers and directors, \$6,300; loaned to stockholders not officers, \$26,700..... 33,000.00
 Does any officer, director or trustee receive a commission or royalty on the business of the company..... No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written..... \$ 4,979,349.00
 Gross premiums received 66,088.13
 Losses paid..... 19,182.19
 Losses incurred..... 20,338.48

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

INTERNATIONAL INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HUGO SCHUMANN.

Vice-President, GEO. B. EDWARDS

Secretary, GUSTAV KEHR.

[Incorporated February, 1898. Commenced business February, 1898.

Home office, 62-64 William Street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for \$ 200,000.00
 Amount of capital paid up in cash..... 200,000.00
 Amount of net ledger assets, December 31st of previous year ... 318,490.87
 Extended at. \$ 318,490.87

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.
 Gross premiums written and renewed during the year..... 110,215.02
 Total..... \$ 110,215.02
 Entire premiums collected during the year..... 110,215.02
 Deduct reinsurance, rebate, abatement and return premiums... 36,536.00
 Received for premiums other than perpetuals..... \$ 73,679.02
 Interest and dividends on stocks and bonds, \$10,226.74; from all other sources, \$501.01..... \$ 10,727.75
 Total rents and interest 10,727.75
 Profit on sale or maturity of ledger assets during the year over book values..... 1,237.50
 Total income during the year..... 85,644.27
 Total footings..... \$ 404,135.14

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$28,457.32 occurring in previous years)	\$	90,411.42
Deduct amounts received for salvages (on losses of the last or previous years) \$923.31; and from reinsurance in other companies, \$40,657.86.....		41,581.17
Net amount paid during the year for losses.....	\$	48,830.25
Commissions or brokerage to agents, less received on reinsurances.....		18,546.25
Salaries, fees and all other charges, officers and clerks.....		4,252.50
Taxes on premiums, \$1,929.71; internal revenue, \$51.51.....		1,981.22
Insurance department fees and agents' licenses, \$822.72; municipal licenses, \$43.19		865.91
Advertising, printing and stationery, \$132.49; legal expenses, \$105.56; miscellaneous, \$1,373.84.....		1,611.86
Losses on sales or maturity of ledger assets		2,574.25
Total expenditures during the year.....		78,706.61
Balances.....	\$	325,428.53

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest, \$251,828.75; and stocks, \$44,700	\$	296,528.75
Cash in company's office, \$240.13; deposited in banks, \$24,295.51.....		24,535.66
Agents' debit balances, secured		4,364.12
Total.....	\$	325,428.53
Total net ledger assets.....	\$	325,428.53

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	550.00
Total carried out.....	\$	550.00
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		21,733.75
Total admitted assets.....	\$	347,712.25

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$	4,796.40
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		4,826.80
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....		2,200.00
Total amount of claims for losses.....	\$	11,833.20
Deduct reinsurance due or accrued.....		6,083.36
Net amount of unpaid losses.....	\$	5,739.84
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$47,131.41; unearned premiums, 50 per cent.....	\$	23,565.71

Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$50,767.07; unearned premiums, pro rata.....			31,755.58	
Total unearned premiums as computed above.....		\$	55,321.29	
Total amount of all liabilities.....		\$	61,061.13	
Joint stock capital actually paid up in cash.....	\$	200,000.00		
Divisible surplus.....		\$6,651.15—	286,651.15	
Total.....		\$	347,712.28	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceeding year.....	\$ 18,467.899	\$ 136,550.44
Written or renewed during the year.....	17,261.579	110,215.02
Total.....	\$ 35,729.478	\$ 246,765.46
Deduct those expired and marked off as terminated (gross).....	19,603.648	135,412.44
In force at the end of the year.....	\$ 16,125.830	\$ 111,353.02
Deduct amount re-insured.....	1,054.748	13,454.54
Net amount in force December 31, 1900.....	\$ 15,071.082	\$ 97,898.48
Perpetual risks, not included above, \$256,100; premiums on same \$7,516.50.		
Largest amount written on any one risks, not deducting re-insurance, \$10,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.	
Losses incurred during the year, fire.....	\$	34,005.86
Total amount of the company's stock owned by the directors at par value.....		37,200.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$53,363.00
Gross premiums received	974.71
Losses paid	2,361.91
Losses incurred.....	1,189.04
Amount at risk	111,313.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

[Incorporated, June, 1852. Commenced business, June, 1852.]
 Commenced business in United States 1872

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year.... \$ 1,060,761.41

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 254,513.42	
Net collected.....	\$ 254,518.42	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,444,125.74	
Total.....	\$ 2,698,644.16	
Deduct gross premiums and bills in course of collection at this date.....	205,749.15	
Entire premiums collected during the year	\$ 2,432,895.01	
Deduct, reinsurance, rebate, abatement and return premiums...	546,109.38	
Received for premiums other than perpetuals.....	\$ 1,886,785.63	\$ 1,886,785.63
Deposit premiums, received on perpetual risks.....		237.00
Rents from company's property, including for company's use of own buildings, net	7,142.07	
Interest and dividends on stocks and bonds.....	61,376.01	
Total rents and interest.....		\$ 68,518.08
Received from home office.....		167,309.06
Total income during the year.....		\$ 2,122,849.77
Total footings.....		\$ 4,092,611.18

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$215,539.37, occurring in previous years).....	\$ 1,459,580.05	
Deduct amounts received for salvages (on losses of the last or previous years) \$13,702.24; and from reinsurance in other companies, \$116,604.76.....	130,307.00	
Net amount paid during the year for losses.....		\$ 1,329,273.05
Deposit premiums returned		279.40
Commissions or brokerage to agents, less received on reinsurances.....		342,767.38
Rents (including rent account for company's use of own buildings		11,773.57
Salaries, fees and all other charges, officers, \$49,854.50; clerks, \$93,572.38; other employees, \$34,619.03.....		178,045.91
Taxes on premiums, on real estate, and rent account.....		46,226.88
Insurance department fees and agents' licenses, \$6,558.89; municipal licenses, \$5,841.43; tax on franchise, \$2,888.14.....		18,288.46
Advertising, printing and stationery, \$18,283.15; legal expenses, \$1,679.31; repairs and expenses on real estate, in rent account, furniture and fixtures, \$1,377.84 miscellaneous, \$120,534.06		141,874.36
Losses on sales or maturity of ledger assets.....		19,143.22
Remitted to home office.....		73,616.94
Total expenditures during the year		\$ 2,161,329.17
Balances.....		\$ 1,931,282.01

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 385,585.72	
Book value of bonds, excluding interest, \$1,406,664.78; and stocks, \$11,078.85, (Schedule D).....	1,417,743.63	
Cash in company's office, \$480.63; deposits in banks, \$127,472.03..	127,952.66	
Total net ledger assets, as per balances on page 1.....		\$ 1,931,282.01

NON-LEDGER ASSETS.

Market value (not including interest) of bonds and stocks over book value (Schedule D).....		111,706.37
Gross premiums in course of collection December 31, not more than three months due	\$ 265,749.15	
Deduct cost of collection, commission and brokerage	40,000.00	
Net amount of uncollected premiums, not more than three month due.....		\$ 225,749.15
Total admitted assets		\$ 2,268,737.53

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 112,724.69	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	137,118.98	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	26,546.37	
Total amount of claims for losses.....	\$ 276,390.04	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	10,638.54	
Net amount of unpaid losses.....		\$ 265,751.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$1,450,186.85; unearned premiums (50 per cent).....	\$ 740,093.42	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,300,521.78; unearned premiums, (pro rata)....	652,245.64	
Total unearned premiums as computed above.....		1,392,339.06
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.....		6,764.85
Salaries rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		5,000.00
Total amount of all liabilities.....		\$ 1,669,855.41
Divisible surplus.....		598,882.12
Total.....		\$ 2,268,737.53

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 283,426,329	\$ 2,807,454.64
Written or renewed during the year.....	241,298,167	2,444,125.74
Total.....	\$ 524,724,496	\$ 5,251,580.38

Deduct those expired and marked off as terminated (gross)....	225,856.420	2,263,454.64
In force at the end of the year	\$ 298,874.076	\$ 2,988,125.44
Deduct amount reinsured.....	22,851.876	227,416.81
Net amount in force	\$ 276,022.200	\$ 2,760,708.63
Perpetual risks (not included above), \$256,100. Premiums on same, \$7,516.50.		
Largest amount written on any one risk, not deducting reinsurance, \$40,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year, fire.....\$ 13,664.60

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate
Gross risks written.....	\$ 5,401,612.00	\$ 292,410.00	\$ 5,694,022.00
Gross premiums received.....	62,694.84	1,107.60	63,802.44
Losses paid	29,461.26	322.50	29,783.76
Losses incurred.....	33,037.11	.....	33,037.11

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
United States Branch of the

LAW UNION AND CROWN INSURANCE COMPANY.

Organized under the laws of Great Britain, made to the Auditor of State of the state of Iowa, pursuant to the laws thereof.

United States Managers, HALL & HENSHAW.

[Incorporated, 1825. Commenced business in United States, 1897.]

Home office in United States, 35 Pine street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year....	614,435.11
Extended at.....	\$ 614,435.11

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	51,442.25
Net collected.....\$	51,442.25
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	557,435.23
Total	608,877.48
Deduct gross premiums and bills in course of collection at this date.....	50,169.88
Entire premiums collected during the year.....\$	558,707.60
Deduct re-insurance, rebate, abatement, and return premiums	175,982.07
Received for premiums, other than perpetuals.....\$	382,725.53

Interest and dividends on stocks and bonds, \$19,998; from all other sources, \$114.29.....	20,104.29	
Total rents and interest	\$	20,104.29
Cash from home office.....		17,796.00
Total income during the year		420,625.82
Total footings	\$	1,035,060.93

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$33,563.35 occurring in previous years)	\$	306,598.16
Deduct amounts received for salvages (on losses of the last or previous years) \$9,611.42; and from reinsurance in other companies, \$41,389.87.....		51,001.29
Net amount paid during the year for losses.....	\$	255,596.87
Commissions or brokerage to agents, less received on reinsurance.		104,423.58
Rents including company's use of own buildings.....		600.00
Salaries, fees and all other charges, officers, \$1,530; clerks, \$5,047.54; other employees, \$300.....		6,877.54
Taxes on premiums, \$6,222.30; U. S. revenue, \$926.74.....		-
Insurance department fees and agents' licenses, \$3,523.96; municipal licenses, \$943.27; tax on franchise, \$23.00		11,639.27
Advertising, printing and stationery, \$1,480.62; miscellaneous, \$6,551.03.....		8,031.65
Remitted to home office.....		32,618.28
Total expenditures during the year.....	\$	419,787.19
Balances	\$	615,273.74

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest.....	\$	601,797.25
Cash in company's office, \$4,991.86; deposited in banks, \$8,129.29.....		13,121.15
Agents' debit balances		355.34
Total.....	\$	615,273.74
Total net ledger assets, as per balances on page 1.....	\$	615,273.74

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	3,462.91
Interest accrued on other assets.....		50.72
Total carried out.....	\$	3,513.63
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D		32,182.75
Gross premiums in course of collection December 31st, not more than three months due		50,169.88
Deduct cost of collection, commission and brokerage.....		7,834.42
Net amount of uncollected premiums, not more than three months due.....		42,335.46
Gross assets.....	\$	693,305.58
Total admitted assets.....	\$	693,305.58

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	8,036.	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		44,482.59	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....		1,275.00	
Total amount of claims for losses.....	\$	53,793.91	
Deduct reinsurance due or accrued as per Schedule E.....		13.95	
Net amount of unpaid losses.....	\$		53,779.96
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$307,914.03; unearned premiums (50 per cent).....	\$	153,957.02	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$130,817.15; unearned premiums (pro rata)....		72,217.45	
Total unearned premiums as computed above.....	\$		226,174.47
Return premiums, \$4,120.16; and reinsurance premiums, \$1,284.11			5,404.27
Total amount of all liabilities.....	\$		285,358.70
Divisible surplus.....			407,946.88
Total.....	\$		693,305.58

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899, of the previous year, as per line 5, under this heading in last year's statement....	\$ 35,778.796	\$ 358,532.25
Written or renewed during the year.....	50,199.582	557,435.23
Totals.....	\$ 85,978.378	\$ 915,967.48
Deduct those expired and marked off as terminated.....	40,814.232	422,865.16
In force at the end of the year.....	\$ 45,164.146	\$ 493,102.32
Deduct amount re-insured.....	5,354.260	54,371.14
Net amount in force.....	\$ 39,809.886	\$ 438,731.18

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...	No.
Losses incurred during the year.....	\$ 274,010.88
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 254,752.00
Gross premiums received.....	3,539.20
Losses paid.....	2,035.25
Losses incurred.....	2,524.84
Amount at risk.....	280,227.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

LION FIRE INSURANCE COMPANY OF LONDON.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Trustees in United States:

Francis B. Cooley, of Hartford, Conn.
Morgan G. Bulkeley, of Hartford, Conn.
John R. Redfield, of Hartford, Conn.

Manager for the United States:

James H. Brewster.
Organized or incorporated, 1879
Principal office in U. S., Hartford, Conn.
Commenced business in the U. S., 1880.

CAPITAL STOCK.

Amount of capital stock authorized, \$4,125,000; subscribed.....	\$ 3,696,450.00
Amount of capital paid up in cash.....	560,069.00
Amount of net ledger assets, December 31, of previous year....	810,549.15
Extended at.....	\$ 810,549.15

INCOME DURING YEAR.

As shown by the books at United States branch office at close of business December 31st.		
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 61,828.85	
Net collected.....	\$ 61,828.85	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	825,816.01	
Total.....	\$ 887,644.86	
Deduct gross premiums and bills in course of collection at this date.....	54,965.48	
Entire premiums collected during the year.....	\$ 832,679.38	
Deduct reinsurance, rebate, abatement and return premiums...	266,925.30	
Received for premiums other than perpetuals.....	\$ 565,754.08	\$ 565,754.08
Rents from company's property.....	308.00	
Interest on real estate mortgage loans.....	11,609.13	
Interest and dividends on stocks and bonds, \$14,654.66; from all other sources, \$517.53.....	15,172.19	
Total rents and interest.....	\$ 27,089.32	
Profit on sale or maturity of ledger assets during the year over book values.....	3,659.38	
Total income during the year.....	596,502.78	
Total footings.....	\$ 1,407,051.93	

DISBURSEMENTS DURING YEAR.

As shown by the books at United States branch office at close of business December 31st.

Gross amount paid for losses (including \$40,565.30; occurring in previous years)	\$ 447,823.73	
Deduct amounts received for salvages, (on losses of the last or previous years) \$2,949.23 and from reinsurance in other companies, \$85,428.27	\$ 88,377.50	
Net amount paid during the year for losses	\$ 359,446.23	359,446.23
Commissions or brokerage to agents, less received on reinsurance		122,440.76
Rents		1,854.47
Salaries, fees and all other charges, officers, \$10,000.00; clerks, and other employees, \$22,169.43		32,169.43
Taxes on premiums, \$10,101.27; on real estate, \$68.22		10,169.49
Insurance Dep't fees and agents' licenses, \$4,055.83; municipal licenses, \$2,524.36; tax on franchise, \$294.35; war tax, \$3,528.61; fire patrol tax, \$2,816.35		13,219.50
Advertising, printing and stationery, \$4,788.30; repairs and expenses on real estate, \$161.62; furniture and fixtures, \$1,455.62; miscellaneous, \$25,486.44		31,891.98
Loss on sales or maturity of ledger assets		76.78
Remitted to home office		30,466.55
Total expenditures during the year	\$ 601,735.19	
Balances	\$ 805,316.74	

LEDGER ASSETS.

As per ledger accounts shown by the books at United States branch office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 4,500.00	
Mortgage loans on real estate (Schedule B), first liens	232,577.50	
Book value of bonds excluding interest	468,793.75	
Cash in company's office, \$145.94; deposited in bank \$71,538.17 ..	71,684.11	
Agents' debit balances, secured	27,877.49	
Total	\$ 805,432.85	
Deduct ledger liabilities, agents' credit balances	116.11	
Total net ledger assets, as per balance on page 1	\$ 805,316.74	

NON-LEDGER ASSETS.

Interest due and accrued	\$ 5,351.40	
Interest due, \$5,427.50 and accrued, \$1,583.33 on bonds and stocks	7,010.83	
Total carried out	\$ 12,362.23	
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	16,596.25	
Gross premiums in course of collection December 31st, not more than three months due	\$ 54,965.48	
Deduct cost of collection, commission, and brokerage	10,016.62	
Net amount of uncollected premiums, not more than three months due	\$ 44,948.86	
Gross assets	\$ 879,224.08	
Deduct assets not admitted, depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks	4,200.00	
Total admitted assets	\$ 875,024.08	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	20,425.96
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		30,622.10
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		2,100.00
Total amount of claims for losses.....	\$	53,128.06
Deduct reinsurance due or accrued (give list of companies and amounts), Schedule E).....		3,685.79
Net amount of unpaid losses.....	\$	49,442.27
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$425,522.30; unearned premiums (50 per cent).....	\$	214,761.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$425,811.65; unearned premiums (pro rata)....		219,051.72
Total unearned premiums as computed above,.....	\$	433,812.47
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....		3,212.00
Return premiums \$6,825.63; and reinsurance premiums, \$8,073.35		14,898.98
Total liabilities	\$	501,262.72
Divisible surplus.....		373,658.36
Total	\$	875,024.08

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement	\$ 88,235,797	\$ 942,167.85
Written or renewed during the year.....	73,406,600	825,816.01
Total	\$ 161,642,397	\$ 1,767,983.86
Deduct those expired and marked off as terminated.....	68,465,631	753,807.07
In force at the end of the year.....	\$ 93,176,766	\$ 1,014,176.79
Deduct amount reinsured	13,323,509	158,842.84
Net amount in force.....	\$ 79,853,257	\$ 855,333.95
Largest amount written on any one hazard, \$10,000.00,		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No
Losses incurred during the year, fire.....	\$ 369,108.69
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the state of New York.....	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 175,535.00
Gross premiums received	2,686.98
Losses paid	1,470.46
Losses incurred	1,480.46
Amount at risk	161,317.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON
 AND GLOBE INSURANCE COMPANY OF LIVERPOOL.**

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, in pursuance of the law thereof.

HENRY W. EATON, *Resident Manager, New York*; GEORGE W. HOYT, *Deputy Manager, New York*; WILLIAM S. WARREN, *Resident Secretary, Chicago*; GEO. H. MOORE J. V. THOMAS, *Assistant Secretaries, Chicago*; CHARLES D. HAVEN, *Residing Secretary, San Francisco*; C. MASON KINNE, *Assistant Secretary, San Francisco*; CLARENCE F. LOW, *Resident Secretary, New Orleans*; J. G. PEPPER, *Assistant Secretary, New Orleans*.

Principal office in the United States, 45 William street, New York City.

Trustees in the United States, JOHN A. STEWART, CHARLES H. MARSHALL and JOHN CROSBY BROWN, all of New York City.

[Organized, 1836.

Commenced business in the United States, 1848.]

CAPITAL DEPOSIT.

	Par value.	Market value.
Amount deposited in the United States for the benefit of all the policy-holders therein	\$ 200,000.00	\$ 277,000.00
Amount of net ledger assets, December 31st of previous year...	8,181,892.69	
Extended at		\$ 8,181,892.69

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement ..	\$ 866,690.21
Deduct amount of same not collected	3,827.05
Net collected	\$ 862,861.16
Gross premiums written and renewed during the year, as per item 2, page 3, part IV	6,874,759.19
Total	\$ 7,737,620.35
Deduct gross premiums and bills in course of collection at this date.	1,042,339.65
Entire premiums collected during the year	\$ 6,695,280.70
Deduct reinsurance, rebate, abatement and return premiums	1,693,292.19
Received for premiums other than perpetuals.....	\$ 5,001,988.51
Deposit premiums, received on perpetual risks	8,015.20
Rents from company's property, including \$31,913.04 for company's use of own buildings.	\$ 95,595.78
Interest on real estate mortgage loans, \$138,046.40 on other collateral loans, 39 11.	138,085.51

Interest and dividends on stocks and bonds, \$83,455.00; from all other sources, \$12,508.99	96,363.99	
Total rents and interest		\$ 330,045.28
From all other sources, viz: (Itemize profit and loss account).		
Premiums on life policies		1,987.71
Received from home office		109,015.91
Total income during the year		\$ 5,451,052.61
Total footings		\$ 13,632,945.30

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$526,278.01 occurring in previous years)	\$ 3,988,865.43	
Deduct amounts received for salvages (on losses of the last or previous years) \$42,783.28; and from reinsurance in other companies, \$615,663.10	657,852.38	
Net amount paid during the year for losses		\$ 3,331,013.05
Deposit premiums returned		14,199.13
Commissions or brokerage to agents, less received on reinsurances		854,883.41
Rents (for company's use of own buildings)		31,913.04
Salaries, fees and all other charges, officers, \$94,415.00; clerks, \$24,602.71; other employees, \$26,363.00		335,380.71
Taxes on premiums, \$125,190.55; on real estate, \$29,017.20		154,207.75
Insurance department fees and agents' licenses, \$24,432.64 municipal licenses, \$1,438.49; tax on franchise, \$203.94		25,075.07
Advertising, printing and stationery, \$53,895.25; legal expenses, \$3,455.57; furniture and fixtures, \$2,293.93; miscellaneous, \$27,329.83		296,974.58
Loss on sales or maturity of ledger assets		10,207.05
Expenditure, life account		6,081.63
Remitted to home office		275,400.37
Total expenditures during the year		\$ 5,335,425.84
Balance		\$ 8,297,519.46

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered	\$ 1,859,430.79	
Mortgage loans on real estate on which not more than one year's interest is due (Schedule B) first liens	3,194,350.00	
Book value of bonds excluding interest \$2,358,520.75 and stocks	2,358,520.75	
Cash in company's office, \$2,441.36 deposited in banks, \$881,541.13	883,985.49	
Bills receivable	2,175.00	
Total		\$ 8,297,519.46
Deduct ledger liabilities:		
Agents' credit balances	942.57	

Total net ledger assets as per balances on page 1

\$ 8,297,519.46

NON-LEDGER ASSETS

Interest due, \$2,658.75, and accrued, \$35,775.25	\$	38,434.00
Interest accrued on other assets		188.90
Rents accrued on company's property or lease		10,000.00
Total carried over	\$	48,622.90
Market value of real estate over book value, as per Schedule A		51,817.21
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D		386,649.25
Gross premiums in course of collection December 31st, not more than three months due	\$	1,021,193.47
Deduct cost of collection, commission and brokerage		159,337.53
Net amount of uncollected premiums, not more than three months due		861,855.94
Gross premiums in course of collection December 31st, more than three months due, carried in, \$24,975.23		
All other assets		332.66
Gross assets	\$	9,646,797.42

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$	647.24
Losses in process of adjustment, or in suspense, including all reported and supposed losses		521,862.25
Losses resisted (not outlawed) including interest, costs and other expenses thereon		83,900.00
Total amount of claims for losses	\$	606,409.49
Deduct re-insurance due or accrued as per Schedule E		95,335.40
Net amount of unpaid losses	\$	511,074.09
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$3,694,313.32; unearned premiums (50 per cent)	\$	1,847,156.66
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,712,063.26; unearned premiums (pro rata)		1,924,253.30
Total unearned premiums as computed above	\$	3,771,409.96
Amount reclaimable by the insured on perpetual fire insurance policies being 90 per cent. of the premium or deposit received		317,486.15
Net premium reserve and all other liabilities, except capital, under the life insurance department		84,599.09
Return premiums, \$55,000; and re-insurance premiums, \$177,842.33	\$	232,842.33
All other liabilities, viz.: Due for contingent commission		20,000.00—
Total amount of all liabilities	\$	4,937,411.62
Divisible surplus		4,709,385.80
Total	\$	9,646,797.42

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 937,910.567	\$ 7,796,869.54
Written or renewed during the year	757,826.529	6,874,759.19
Total	\$ 1,695,737.096	\$ 14,671,628.73

Deduct those expired and marked off as terminated.....	702,361.788	6,201,644.47
In force at the end of the year	\$ 993,375.308	\$ 8,469,984.26
Deduct amount reinsured	129,518.276	1,063,607.68
Net amount in force	\$ 863,857.032	\$ 7,406,376.58
Perpetual risks (not included above), \$9,915,539. Premiums on same, \$334,195.94.		
Largest amount written on any one risk, not deducting reinsurance, \$ 400,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year. Fire. \$3,284,609.29; tornado, \$2,087.27.....	\$ 3,286,696.56
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
Total amount of premiums received in the United States to date	135,576,956.01
Total losses paid in the United States to date.....	81,558,383.42

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 3,694,605.00
Gross premiums received.....	46,116.42
Losses paid.....	19,863.26
Losses incurred.....	21,042.26
Amount at risk.....	5,559,400.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,
 OF NEW YORK.**

Organized under the laws of the State of New York, made to the Auditor of State of the
 State of Iowa in pursuance to the laws thereof.

President, HENRY W. EATON.

Secretary, GEORGE W. HOYT.

[Incorporated or organized, 1896. Commenced business, 1897.]

Home office, 45 William street, New York City.

CAPITAL STOCK.

Capital stock paid up	\$ 200,000.00
Amount of ledger assets, December 31st of previous year.....	288,987.22
Extended at.....	\$ 288,987.22

INCOME DURING YEAR,

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 15,188.20
Net collected.....	\$ 15,188.20
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	170,218.22
Total	\$ 185,406.42

Deduct gross premiums and bills in course of collection at this date.....	46,389.41	
Entire premiums collected during the year.....	\$ 139,017.01	
Deduct reinsurance, rebate, abatement and return premiums....	75,623.99	
Received for premiums other than perpetuals.....		\$ 63,413.02
Interest and dividends on stocks and bonds, \$8,225.00; from all other sources, \$1,000.47.....	9,225.47	
Total rents and interest.....		\$ 9,225.47
Total income during the year.....		\$ 72,638.49
Total footings.....		\$ 361,625.71

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses.....	\$ 41,581.82	
Deduct amounts received for salvages (on losses of the last or previous years) and from reinsurance in other companies....	10,590.47	
Net amount paid during the year for losses.....		\$ 30,991.35
Scrip or certificates of profits redeemed in cash.....		13,160.29
Salaries, fees and all other charges, officers, \$597.50; clerks, \$1,400;.....		1,997.50
Taxes on premiums.....		4,319.91
Insurance department fees and agents' licenses.....		1,368.00
Advertising, printing and stationery, \$668.20; legal expenses, \$32.30; miscellaneous, \$2,444.84.....		3,145.34
Total expenditures during the year.....		\$ 54,982.39
Balances.....		\$ 306,643.32

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds.....	\$ 249,838.48	
Cash deposited in banks.....	56,804.84	
Total.....	\$ 306,643.32	
Total net ledger assets.....		\$ 306,643.32

NON-LEDGER ASSETS.

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		\$ 2,511.52
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 46,226.00	
Deduct cost of collection, commission and brokerage.....	3,403.65	
Net amount of uncollected premiums, not more than three months due.....		42,822.35
Gross assets.....		\$ 351,977.19

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	17,420.00	
Total amount of claims for losses.....	\$	17,420.00	
Deduct reinsurance due or accrued ..		5,715.00	
Net amount of unpaid losses.....	\$		11,705.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$70,510.24; unearned premiums (50 per cent).....	\$	35,255.12	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$37,382.81; unearned premiums (pro rata)....		21,073.02	
Total unearned premiums as computed above.....			56,328.14
Return premiums, \$1,500; and reinsurance premiums, \$3,500....	\$	5,000.00	
Reserve for liabilities contingent but not apparent.....		4,000.00—	9,000.00
Total amount of all liabilities.....	\$		77,033.14
Joint stock capital actually paid up in cash.....	\$	200,000.00	
Divisible surplus.....		74,944.05—	274,944.05
Total.....	\$		351,977.19
Large amount written on any one risk not deducting reinsurance	\$		10,000.00

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 6,168,191	\$ 81,184.98
Written or renewed during the year.....	14,732,607	170,218.22
Total	\$ 20,900,798	\$ 251,403.20
Deduct those expired and marked off as terminated.....	8,791,369	103,018.33
In force at the end of the year.....	\$ 12,109,429	\$ 148,384.87
Deduct amount reinsured.....	3,441,414	40,491.82
Net amount in force.....	\$ 8,668,015	\$ 107,893.05

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 42,106.35
Total amount of the company's stock owned by the directors at par value.....	3,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
Total amount of premiums received in the United States to date	\$ 145,094.96
Total losses paid in the United State to date.....	64,891.22

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 70,782.00
Gross premiums received.....	828.73
Losses paid.....	554.70
Losses incurred.....	554.70
Amount at risk	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
LONDON ASSURANCE CORPORATION.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa,
pursuant to the laws thereof.

Governor, HENRY J. B. KENDALL.

Manager in United States, CHAS. L. CASE

[Incorporated A. D. 1720.

Commenced business in United States, 1872.]

Home office, 44 Pine street, New York city.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 896,550.00
Amount of capital paid up in cash.....	448,275.00
Amount of net ledger assets, December 31st of previous year....	2,125,029.64
Marine ledger assets transferred to non-ledger assets.....	7,927.15
Extended at	\$ 2,117,102.49

INCOME DURING YEAR.

As shown by the books at home office at close
of business December 31st.

	Fire. ☐	Marine and Inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement. \$	132,430.47	\$ 65,031.17	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,058,347.00	640,522.34	
Total.....	\$ 1,190,777.47	\$ 705,553.51	
Deduct gross premiums and bills in course of col- lection at this date	135,570.76 ☐	65,829.24	
Entire premiums collected during the year. \$	1,055,206.71	\$ 639,724.27	
Deduct re-insurance, rebate, abatement, and return premiums.....	200,575.76 ☐	291,218.73	
Received for premiums, other than per- petuals	\$ 854,630.95	\$ 348,505.54	\$ 1,203,136.49
Interest and dividends on stocks and bonds. \$72,- 516.26; from all other sources, \$2,845.29		75,361.55	
Total rents and interest.....			\$ 75,361.55
Profit on sale or maturity of ledger assets during the year over book values.....			296.69
Total income during the year			\$ 1,278,794.73
Total footings.....			\$ 3,395,897.22

IOWA INSURANCE REPORT.

217

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses including \$143,333 95		Fire.	Marine and Inland.
occurring in previous years.....\$		589,840.21	\$ 329,223.58
Deduct amounts received for salvages (on losses of the last or previous years), \$17,862.25 and from reinsurance in other companies, \$251,597.64.....		73,987.56	195,472.33
Net amount paid during the year for losses.....\$ 515,852.65	\$	193,751.25	\$ 709,603.90
Remitted to head office			113,221.35
Commissions or brokerage to agents, less received on reinsurance.....			201,781.67
Rents for company's use of own buildings.....			14,442.50
Salaries, fees and other charges, officers, \$27,700; clerks, \$44,728.02; other employees, \$16,199.81.....			88,627.83
Taxes on premiums, \$26,751.23; internal revenue, \$4,925.71...			31,676.94
Insurance department fees and agents' licenses, \$8,192.08; municipal licenses, \$3,818.70; tax on franchise, \$891.60.....			12,902.38
Advertising, printing and stationery, \$7,383.83; miscellaneous, \$40,475.30.....			47,859.18
Losses on sales or maturity of ledger assets.....			179.00
Total expenditures during the year	\$	1,220,294.75	
Balances	\$	2,175,602.47	

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest and stocks (Schedule D) \$	1,926,188.75
Cash in company's office, \$1,479.04; deposited in banks, \$233,419.87	234,898.91
Due from other companies for losses.....	14,514.81
Total	\$ 2,175,602.47
Total net ledger assets, as per balances on page 1.....	\$ 2,175,602.47

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	5,889.59
Total carried out.....	\$ 5,889.59
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	64,785.00
Gross premiums in course of collection December 31st, not more than three months due.....	201,267.22
Deduct cost of collection, commission and brokerage.....	32,585.41
Net amount of uncollected premiums, not more than three months due	\$ 168,681.81
Bills receivable.....	132.78
Gross assets.....	2,415,091.65

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$ 104,867.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	51,306.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	17,700.00
Total amount of claims for losses.....\$	173,873.00

Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	11,066.00	
Net amount of unpaid losses.....		\$ 162,807.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$610,792.69; unearned premiums (50 per cent).....	\$ 305,396.35	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$880,801.13; unearned premiums (pro rata)....	436,525.85	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls).....	35,358.13	
Total unearned premiums as computed above.....		\$ 777,280.33
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received.....		174.80
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		10,500.00
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....		55,319.79
Reinsurance premiums.....		55,319.79
Total amount of all liabilities.....		\$ 1,006,081.92
Divisible surplus.....		1,409,009.73
Total.....		\$ 2,415,091.65

MISCELLANEOUS

	Fire Risks.	Premiums thereon.	Marine and Inl'd.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.	\$ 172,295,768.00	\$ 1,493,803.13	\$ 6,563,741.00	\$ 45,883.17
Written or renewed during the year.	111,334,574.00	1,058,347.00	101,956,751.00	640,522.34
Total.....	\$ 283,630,342.00	\$ 2,552,150.13	\$ 108,520,492.00	\$ 686,405.51
Deduct those expired and marked off as terminated.....	111,064,615.00	987,918.18	99,828,852.00	635,137.54
In force at the end of the year	\$ 172,565,727.00	\$ 1,564,231.95	8,691,642.00	51,267.97
Deduct amount reinsured	9,468,916.00	72,458.13	2,385,376.00	15,909.84
Net amount in force.....	\$ 163,096,811.00	\$ 1,491,777.82	\$ 6,306,266.00	\$ 35,358.13
Largest amount written on any one risk, not deducting reinsurance, \$50,000.....				

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No

Losses incurred during the year. fire, \$536,290.47; marine and inland, \$185,052.98; \$ 721,343.45

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....		Fire risks.
Gross premiums received.....	\$ 1,031,366.00	
Losses paid.....	13,989.27	
Losses incurred.....	6,124.53	
Amount at risk.....	4,501.53	
	1,374,500.00	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa,
pursuant to the laws thereof.

Manager, ARCHIBALD G. McILVAINE.

[Incorporated, 1861. Commenced business in the United States, 1879.]

Principal office, in United States, 57 and 59 William St., New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, deposit capital.....	200,000.00
Extended at	\$ 2,531,571.02

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 307,549.18
Deduct amount of same not collected	186.36
Net collected.....	\$ 307,362.82
Gross premiums written and renewed during the year, as per item 2, page 3 part VI.....	2,445,221.19
Total.....	\$ 2,752,584.01
Deduct gross premiums and bills in course of collection at this date	320,107.53
Entire premiums collected during the year.....	\$ 2,432,476.48
Deduct reinsurance, rebate, abatement, and return premiums..	823,273.25
Received for premiums other than perpetuals.....	\$ 1,609,203.23
Rents from company's property, including \$10,650.00 for company's use of own buildings	\$ 17,149.17
Interest and dividends on stocks and bonds.....	71,242.56
Total rents and interest.....	\$ 88,391.73
Total income during the year.....	\$ 1,697,594.96
Total footings.....	\$ 4,229,165.98

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

FIRE.

Gross amount paid for losses (including \$179,894.13 occurring in previous years)	\$ 1,188,921.34
Deduct amounts received for salvages, (on losses of the last or previous years \$18,771.59; and from re-insurance in other companies, \$248,499.74)	267,271.33
Net amount paid during the year for losses	\$ 921,650.01
Commissions or brokerage to agents, less received on reinsurances	298,187.34
Rents (including \$10,650.00 for company's use of own buildings)	20,068.42
Salaries, fees and all other charges, officers, \$45,405.15; clerks, \$59,598.72; other employees, \$40,002.22	145,006.09
Taxes on premiums, \$35,517.78; on real estate, \$4,450.47; on other investments, \$116.46	40,084.71
Insurance department fees and agents' licenses, \$11,257.81; municipal licenses, \$5,467.59; tax on franchise, \$42.12	17,207.52
Advertising, printing and stationery, \$15,303.15; legal expenses, \$602.95; repairs and expenses on real estate, \$9,261.62; furniture and fixtures, \$1,467.04; miscellaneous, \$88,233.41	114,868.17
Readjustment of ledger assets	\$44,559.53
Losses on sales or maturity of ledger assets, \$13,232.00; other disbursements, viz: internal revenue, \$10,058.44	71,849.97
Remittances to head office	404,620.15
Total expenditures during the year	2,033,562.38
Balances	\$ 2,195,603.60

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 300,000.00
Book value of bonds excluding interest, \$1,592,117.13; and stocks, \$6,160.50 (Schedule D)	1,598,277.63
Cash in company's office \$34,950.93; deposited in banks, \$68,859.67	103,810.60
Cash in hands of U. S. trustees	175,000.00
Cash in hands of special agents	936.41
Balance due from other companies	12,716.99
Bills receivable	4,861.97
Total	\$ 2,195,603.60
Total net ledger assets, as per balances on page 1	\$ 2,195,603.60

NON-LEDGER ASSETS.

Interest due, \$12,140, and accrued, \$8,490 on bonds and stocks ..	\$ 20,630.00
Rents due, \$165.00, and accrued, \$1,929.09 on company's property or lease	2,094.09
Total carried out	\$ 22,724.09
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	106,376.62
Gross premiums in course of collection December 31st, not more than three months due	\$ 317,306.19
Deduct cost of collection, commission and brokerage	66,507.53
Net amount of uncollected premiums, not more than three months due	\$ 250,798.66
Gross premiums in course of collection December 31st, more than three months due, carried in	\$2,801.34

Reinsurance due on paid losses per schedule.....		971.66
Gross assets.....	\$	2,576,474.63
Deduct assets not admitted:		
Cash in hands of special agents.....	\$	936.41
Balances due from other companies.....	999.66—\$	1,936.07
Total admitted assets.....	\$	2,574,538.56

NON-LEDGER LIABILITIES.

Losses adjusted, and unpaid, due, \$28,850.00; not yet due \$19,674.13	48,524.13	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	90,828.55	
Losses resisted (not outlawed) including interest, costs, and other expenses thereon.....	19,009.46	
Total amount of claims for losses.....	\$	158,362.14
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....		20,727.86
Net amount of unpaid losses.....	\$	137,634.29
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks. \$1,236,488.33; unearned premiums (50 per cent).....	\$	618,244.17
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,751,441.96; unearned premiums (pro rata).....	848,590.37	
Total unearned premiums as computed above.....	\$	1,466,834.54
Return premiums, \$1,810.98; and reinsurance premiums, \$34,733.02, less commissions, \$7,384.06.....		29,159.94
Total amount of all liabilities.....	\$	1,633,628.77
Divisible surplus.....		940,909.79
Total.....	\$	2,574,538.56

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 443,647,404	\$ 3,280,121.63
Written or renewed during the year.....	275,247,277	2,445,221.19
Total.....	\$ 718,894,681	\$ 5,725,342.82
Deduct those expired and marked off as terminated.....	284,791,203	2,344,572.23
In force at the end of the year.....	434,103,478	3,380,770.59
Deduct amount reinsured.....	46,249,735	392,840.30
Net amount in force.....	\$ 387,853,743	\$ 2,987,930.29
Largest amount written on any one risk, not reducing reinsurance, \$50,000.00.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year.....	\$ 897,821.88

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 1,154,004.00
Gross premiums received	15,506.23
Losses paid	13,546.14
Losses incurred	15,621.85
Amount at risk	1,574,611.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

LUMBERMENS INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, LEWIS DAVIS,

Vice-President, OLIVER H. HILL.

Secretary, OLIVER H. HILL.

[Incorporated, June 2, 1873 Commenced business, December 11, 1873.]

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for....	\$ 250,000.00
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year ...	1,126,129.84
Extended at	\$ 1,126,129.84

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 32,977.62	
Net collected	32,977.62	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	225,996.48	
Total	\$ 258,974.10	
Deduct gross premiums and bills in course of collection at this date	37,209.32	
Entire premiums collected during the year.....	\$ 221,764.78	
Deduct reinsurance, rebate, abatement and return premiums...	57,435.39	
Received for premiums, other than perpetuals.....	\$ 164,329.39	\$ 164,329.39
Deposit premiums, received on perpetual risks		12,611.99
Rents from company's property, including \$1,200 for company's use of own buildings	13,160.00	
Interest on real estate mortgage loans, \$17,747; on other collateral loans, \$1,434.36	19,181.36	
Interest and dividends on stocks and bonds, \$29,137.25; interest on bank balances, \$429.35.....	29,566.60	
Total rents and interest		\$ 61,907.96
From all other sources, viz.: Itemize profit and loss account)		
Ten per cent. on cancelled perpetual policies, \$333.02; transfers, \$118; miscellaneous, \$101.47.		552.49
Total income during the year.....		839,391.83
Total footings.....		\$ 1,365,521.67

IOWA INSURANCE REPORT.

223

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$22,391. ⁸² occurring in previous years	\$	133,333.54	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,786.03 and from reinsurance in other companies, \$22,308.92		25,094.95	
Net amount paid during the year for losses	\$	108,238.59	\$ 108,238.59
Deposit premiums returned			12,710.14
Paid stockholders for interest or dividends; (amount declared during the year)			25,000.00
Commissions or brokerage to agents, less received on reinsurances			43,320.42
Rebts. (including \$1,700 for company's use of own buildings)			1,200.00
Salaries, fees and all other charges, officers, clerks, and other employees			12,445.00
Taxes on premiums, \$5,445.29; on real estate, \$2,950.00; on other investments, \$1,003.57; internal revenue.			9,498.86
Insurance department fees and agents' licenses, \$625.00; municipal licenses, \$245.75; tax on franchise, \$1,977.00 ..			2,847.75
Advertising, printing and stationery, \$421.05; repairs and expenses on real estate, \$5,717.07; miscellaneous \$5,778.71			11,916.84
Losses on sales or maturity of ledger assets			110.74
Underwriter's Association			864.53
Total expenditures during the year	\$	228,152.87	
Balances	\$	1,137,368.80	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered	\$	155,118.35
Mortgage loans on real estate, first liens		296,701.51
Loans secured by pledge of bonds, stocks or other collateral.		31,900.00
Book value of bonds excluding interest, \$630,642.71; and stocks, \$1,210		631,842.71
Cash in company's office, \$141.88; deposited in banks, \$21,604.35.		21,800.23
Total	\$	1,137,368.80

Total net ledger assets

1,137,368.80

NON LEDGER ASSETS,

Perpetual deposits on insurance policies on property owned by company		671.45
Interest due, \$252.00; and accrued, \$4,026.26 on mortgages	\$	4,278.26
Interest accrued on collateral loans		305.97
Rents due and accrued on company's property or lease		1,104.40
Total carried out	\$	6,425.08
Market value, not including interest, over book value, as per Schedule D		43,422.29
Gross premiums in course of collection December 31st, not more than three months due	\$	37,209.32
Net amount of uncollected premiums, not more than three months due	\$	37,209.32
Gross assets		1,224,425.49

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book values of above net ledger assets to bring same to market value; real estate	\$	8,118.35	
Total	\$	8,118.35	
Total admitted assets			\$ 1,216,307.14

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$	5,767.85	
Losses in process of adjustment, or in suspense, including all reported and supposed losses		19,162.30	
Losses resisted (not outlawed), including interest, costs and other expenses thereon		500.00	
Total amount of claims for losses	\$	25,430.15	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E		5,190.20	
Net amount of unpaid losses	\$		20,239.95
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$126,115.17, unearned premiums (50 per cent)	\$	63,057.58	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$126,049.48; unearned premiums (pro rata)		68,344.13	
Total unearned premiums as computed above	\$		131,401.71
Amount reclaimable by the insured on perpetual fire insurance policies being 90 per cent. of the premium or deposit received			233,143.71
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			2,023.38
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid	\$	8,406.59	
Return premiums, \$3,770.16; and reinsurance premiums, \$4,397.42		8,167.58	
All other liabilities, viz.: Miscellaneous	\$	1,128.14	17,702.31
Total amount of all liabilities	\$		404,511.00
Joint stock capital actually paid up in cash		250,000.00	
Divisible surplus		561,796.14	811,796.14
Total			\$ 1,216,307.14

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement	\$ 271,355.26	\$ 262,164.39
Written or renewed during the year	212,613.56	225,090.48
Total	\$ 483,968.82	\$ 487,254.87
Deduct those expired and marked off as terminated	201,899.72	191,348.01
In force at the end of the year	\$ 282,069.10	\$ 295,906.86
Deduct amount reinsured	42,280.70	44,000.21
Net amount in force	\$ 239,788.40	\$ 251,906.65
Perpetual risks (not included above) \$93,907.19. Deposits on same, \$259,048.56.		
Largest amount written on any one risk, not deducting reinsurance, \$15,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year (Fire).....\$ 105,298.91

Total amount of the company's stock owned by the directors at par value.....75,125.00

Total amount loaned to officers and directors.....5,000.00

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 458,587.66
Gross premiums received.....	5,551.40
Losses paid.....	946.64
Losses incurred.....	3,356.64
Amount at risk.....	550,205.14

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MAGDEBURG FIRE INSURANCE COMPANY,

Organized under the laws of the Empire of Germany made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

U. S. Manager, P. E. RASOR. Assistant U. S. Manager, AD DOHMEYER.

[Incorporated, May 17, 1844. Commenced business, in U. S. Branch December 2, 1896, in California, 1878.]

Home office, 71 William street, New York.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...\$ 826,311.31

Extended at\$ 826,311.31

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 128,241.95	
Deduct amount of same not collected	219.06	
Net collected.....	\$ 128,022.89	
Gross premiums written and renewed during the year, as per item 2 page 3, part VI	1,091,313.52	
Total	\$ 1,219,336.41	
Deduct gross premiums and bills in course of collection at this date	116,700.59	
Entire premiums collected during the year.....	\$ 1,102,635.82	
Deduct reinsurance, rebate, abatement and return premiums ..	320,987.33	
Received for premiums other than perpetuals.....	\$ 781,648.49	\$ 781,648.49
Interest and dividends on stocks and bonds	26,707.22	
Total rents and interest		26,707.22

Remittance from home office	74,418.75
Total income during the year	885,774.46
Total footings.	\$ 1,712,085.77

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$102,799 occurring in previous years)	\$ 608,440.60
Deduct amounts received for salvages (on losses of the last or previous years) \$2,173.93; and from reinsurance in other companies, \$50,790.27	58,964.20
Net amount paid during the year for losses	\$ 555,476.40
Commissions or brokerage to agents, less received on reinsurance	165,410.80
Rents (including for company's use of own buildings) less from sub-leases	10,546.38
Salaries, fees and all other charges, officers, \$18,000; clerks, \$52,296.94	70,296.94
Taxes on premiums	14,846.34
Insurance department fees and agents' licenses, \$6,690.73; municipal licenses, \$6,926.97; tax on franchise, \$732.65	14,350.35
Advertising, printing and stationery, \$15,350.17; legal expenses, \$1,175.91; furniture and fixtures, \$695.09; miscellaneous \$48,557.70	65,778.87
Remittance to home office	596.13
Total expenditures during the year	897,302.21
Balances	\$ 814,783.56

LEDGER ASSETS.

- As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest	\$ 770,725.00
Cash in company's office. \$708.87; deposited in banks, \$157.57	866.44
Cash in hands of trustees	43,192.12
Total	\$ 814,783.56
Total net ledger assets, as per balances on page 1	\$ 814,783.56

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 7,612.50
Total carried out	7,612.50
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	20,087.50
Gross premiums in course of collection December 31st, not more than three months due	\$ 113,956.74
Deduct cost of collection, commission and brokerage	27,532.28
Net amount of uncollected premiums, not more than three months due	86,424.46
Gross premiums in course of collection December 31st, more than three months due, carried in	2,962.91
Gross assets	\$ 928,908.02
Total admitted assets	\$ 928,908.02

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	81,479.85	
Total amount of claims for losses.....	\$	81,479.85	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E		9,955.00	
Net amount of unpaid losses.....	\$	71,524.85	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$632,530.35; unearned premiums (50 per cent).....	\$	316,265.18	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$347,271.41; unearned premiums (pro rata)...		200,778.81	
Total unearned premiums as computed above.....	\$	517,043.99	
Total amount of all liabilities	\$	588,568.84	
Divisible surplus.....		340,339.18	
Total.....	\$	928,908.02	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 74,358,905	\$ 887,758.98
Written or renewed during the year	102,206,682	1,091,313.52
Total.....	\$ 176,565,647	\$ 1,979,072.50
Deduct those expired and marked off as terminated.....	81,989,151	905,870.23
In force at the end of the year.....	\$ 94,576,496	\$ 1,073,202.27
Deduct amount reinsured	9,470,283	93,400.51
Net amount in force.....	\$ 85,106,213	\$ 979,801.76
Largest amount written on any one risk, not deducting reinsurance		\$ 20,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affect this statement ?	No,
Losses incurred during the year fire	\$ 520,752.25
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 658,306.00
Gross premiums received.....	7,770.62
Losses paid.....	4,179.27
Losses incurred.....	4,174.27
Amount at risk.....	545,235.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MANCHESTER ASSURANCE COMPANY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa,
pursuant to the laws thereof.

U. S. Manager, GEO. S. A. YOUNG.

[Incorporated, 1824. Commenced business, in U. S. December, 1890.]

Home office in U. S., 42 Cedar Street, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$10,000,000; subscribed for..	\$ 1,000,000.00	
Amount of capital paid up in cash.....	1,000,000.00	
Amount of net ledger assets, December 31st of previous year....	1,468,408.61	
Extended at.....		\$ 1,468,408.61

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

		Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 295,792.78		
Deduct amount of same not collected.....	1,605.49		
Net collected.....	\$ 294,187.29		
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,015,063.14		
Total.....	\$ 2,309,250.43		
Deduct gross premiums and bills in course of collection at this date.....	271,230.89		
Entire premiums collected during the year.....	\$ 2,038,019.54		
Deduct reinsurance, rebate, abatement and return premiums....	650,769.48		
Received for premiums other than perpetuals.....	1,387,250.06	\$	1,387,250.06
Interest and dividends on stocks and bonds.....	52,496.72		
Total rents and interest.....			\$2,496.72
Profit on sale or maturity of ledger assets during the year over book values.....			8,032.44
From other sources, viz: received from home office.....			156,757.00
Total income during the year.....			1,604,536.22
Total footings.....			\$ 3,072,944.83

IOWA INSURANCE REPORT.

229

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$125,685.47 occurring in previous years)	\$ 1,058,123.21
Deduct amounts received for salvages (on losses of the last or previous years) \$12,709.26; and from reinsurance in other companies, \$169,362.78	182,072.04—\$ 876,051.17
Net amount paid during the year for losses	\$ 876,051.17
Commissions or brokerage to agents, less received on reinsurances	283,502.36
Rents	10,215.03
Salaries, fees and all other charges; officers, \$25,772.58; clerks, \$34,277.11; other employees, \$26,552.39	86,602.08
Taxes on premiums	40,764.68
Insurance department fees and agents' licenses, \$11 703.28; municipal licenses, \$6,860.55; tax on franchise, \$1,373.22	19,937.05
Advertising, printing and stationery, \$12,412.02; legal expenses, \$41.47; furniture and fixtures, \$532.15; miscellaneous, \$64,397.42	78,183.06
Other disbursements, viz: sent home office	146,903.53
Doubtful accounts	1,830.39
Total expenditures during the year	1,543,989.35
Balances	\$ 1,528,955.48

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered	\$ 2,900.00
Book value of bonds excluding interest, \$1,364,160.85, and stocks, \$4,250.00 (Schedule D)	1,368,350.85
Cash in company's office, \$21,944.54; deposited in banks, \$135,157.66	157,102.20
Bills receivable	602.43
Total	\$ 1,528,955.48
Total net ledger assets, as per balances on page 1	1,528,955.48

NON-LEDGER ASSETS.

Interest accrued, \$5,054.17; on bonds and stocks	\$ 5,054.17
Total carried out	5,054.17
Market value of real estate over book value, as per Schedule A	412.14
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	32,529.15
Gross premiums in course of collection December 31st, not more than three months due	270,302.56
Deduct cost of collection, commission and brokerage	46,983.74
Net amount of uncollected premiums not more than three months due	223,318.82
Gross premiums in course of collection December 31st, more than three months due, carried in, \$928.33; due from other companies for reinsurance on losses already paid	4,293.85
Gross assets	\$ 1,794,563.61

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, past due.....	\$	448.50	
Total			448.50
Total admitted assets.....			\$ 1,794,115.11

NON-LEDGER LIABILITIES.

Losses adjusted, not yet paid.....	88,244.85	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	98,532.09	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	15,203.20	
Total amount of claims for losses.....	\$ 201,980.14	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E	27,409.46	
Net amount of unpaid losses.....		\$ 174,570.68
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,078,335.66; unearned premiums (50 per cent).....	\$ 539,167.83	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$989,980.51; unearned premiums (pro rata)....	496,080.42	
Total unearned premiums as computed above.....		\$ 1,035,248.25
Return premiums, \$226.58; and reinsurance premiums, \$32,376.15		32,602.73
Total amount of all liabilities		\$ 1,242,421.66
Divisible surplus		551,693.45
Total.....		\$ 1,794,115.11

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 217,035,991	\$ 2,327,458.66
Written or renewed during the year	179,879,502	2,015,063.14
Total	\$ 396,915,493	\$ 4,342,521.80
Deduct those expired and marked off as terminated.	175,574,742	1,941,679.44
In force at the end of the year	\$ 221,342,751	\$ 2,400,842.36
Deduct amount reinsured.....	27,196,584	332,526.19
Net amount in force.....	\$ 194,146,167	\$ 2,068,316.17
Largest amount written on any one risk, not deducting reinsurance		\$ 30,000.00

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 908,754.69
Does any officer, director, or trustee receive a commission or royalty on the business of the company	No.
The amount of "special reserve fund," according to said law, deposited with the insurance department of the state of New York	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks
Gross risks written.....	\$ 1,187,744.60
Gross premiums received	18,674.12
Losses paid	4,079.19
Losses incurred.....	4,940.47
Amount at risk.....	1,868,371.92

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MANHATTAN FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, DANIEL MYERS.

First Vice-President, W. M. HAHN.

Secretary, JAMES W. DURBROW.

[Incorporated February 1, 1869. Commenced business June 19, 1882.]

Home office, 47 Cedar street.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$ 500,000.00
Amount of capital paid up in cash.	500,000.00
Amount of net ledger assets, December 31st of previous year	747,611.08
Extended at.	\$ 747,611.08

INCOME DURING YEAR.

As shown by the books at home office at close of
 business December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement. \$	158,710.06		
Deduct amount of same not collected	2,715.35		
Net collected	\$ 155,994.71		
Gross premiums written and renewed during the year	1,054,600.57	\$ 78,051.68	
Total.	\$ 1,210,595.28	\$ 78,051.68	
Deduct gross premiums and bills in course of collection at this date.....	247,226.75		
Entire premiums collected during the year. \$	963,368.53	\$ 78,051.68	
Deduct reinsurance, rebate, abatement and re- turn premiums.	438,963.08	20,117.42	
Received for premiums other than perpetuials... \$	524,405.45	\$ 57,934.26	582,339.71
Interest and dividends on stocks and bonds, \$12,182.91; from all other sources, \$928.49.		13,111.40	
Total rents and interest.....			13,111.40
Profit on sale or maturity of ledger assets during the year over book values.			2,763.47
From all other sources, viz.: (Itemize profit and loss account) cash received on claim against Mutual Fire Insurance Co., \$40,000.00; proceeds from redemption of outstanding interest bearing receipts, \$281.45.....			40,281.45
Total income during the year.			638,496.03
Total footings.			\$ 1,386,107.11

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire	Marine and Inland.	
Gross amount paid for losses (including \$35,939.10 occurring in previous years)	\$ 566,800.88	\$ 12,431.39	
Deduct amounts received for salvages (on losses of the last or previous years), \$5,015.56; and from reinsurance in other companies, \$36,804.12	41,819.68		
Net amount paid during the year for losses, \$	\$ 524,981.20	\$ 12,431.39	\$ 537,412.59
Paid stockholders for interest or dividends (amount declared during the year)			40,500.00
Commissions or brokerage to agents, less received on reinsurances			133,760.31
Rents			6,000.00
Salaries, fees and all other charges, officers, \$24,104.45; clerks, \$20,573.01			44,677.46
Taxes on premiums			7,857.02
Insurance department fees and agents' licenses, \$6,605.37, municipal licenses, \$1,629.04; tax on franchise, \$592.50			8,826.91
Advertising, printing and stationery, \$7,214.43; legal expenses, \$3,215.90; furniture and fixtures, \$275; miscellaneous, \$40,706.80			51,412.13
Total expenditures during the year			\$ 830,446.42
Balances			\$ 555,660.69

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest	\$ 503,481.48	
Cash in company's office, \$3,503.49; deposited in banks, \$53,371.83	56,875.32	
Deposited with Guarantee Trust & Safe Deposit Co., Philadelphia, Pa	100.00	
Bills receivable	21,213.09	
Total	\$ 581,669.89	
Deduct ledger liabilities:		
Borrowed money, \$25,000; all other, \$1,009.20	26,009.20	
Total net ledger assets, as per balances on page 1		\$ 555,660.69

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 2,067.71	
Total carried out		\$ 2,067.71
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D		29,856.02
Gross premiums in course of collection December 31st, not more than three months due	\$ 239,499.08	
Deduct cost of collection, commission and brokerage	22,668.77	
Net amount of uncollected premiums, not more than three months due		\$ 216,830.31
Gross assets		\$ 804,414.73

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$1,018.28; not yet due, \$16,105.36) \$	17,123.64	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	31,684.83	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	7,000.00	
Total amount of claims for losses.....	\$ 55,808.47	
Deduct reinsurance due or accrued	5,139.66	
Net amount of unpaid losses.....		\$ 50,668.81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$250,944; unearned premiums (50 per cent)	\$ 125,472.00	
Total unearned premiums as computed above.		\$ 125,472.00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		1,206.62
Reinsurance premiums.....		89,053.75
Total amount of all liabilities		\$ 266,401.18
Joint stock capital actually paid up in cash	\$ 500,000.00	
Divisible surplus	38,013.55	538,013.55
Total		\$ 804,414.73

MISCELLANEOUS.

	Fire risks.	Premiums thereon	Marine and Inland.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 73,511,414.68	\$ 550,571.94		
Written or renewed during year....	81,316,760.32	1,054,600.57	\$ 4,830.584	\$ 78,051.68
Total	\$ 154,828,175.00	\$ 1,605,172.51	\$ 4,830.584	\$ 78,051.68
Deduct those expired and marked off as terminated	102,834,247.00	1,187,381.31	4,830.584	78,051.68
In force at the end of the year	\$ 51,993,928.00	\$ 417,791.20		
Deduct amount reinsured	35,746,358.00	166,847.20		
Net amount in force	\$ 16,247,570.00	\$ 250,944.00		
Largest amount written on any one risk, not deducting reinsurance				\$15,000

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire, \$533,262.75; marine and inland, \$12,431.39. \$	545,694.14
Total amount of the company's stock owned by the directors at par value	288,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 655,752.00
Gross premiums received	10,033.09
Losses paid	6,061.42
Losses incurred	6,394.37
Amount at risk.....	780,000.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MECHANICS INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, SIMON J. MARTIN.

First Vice-President, CHARLES J. GALLAGHER.

Secretary, JOHN A. SNYDER.

[Incorporated April 13, 1854. Commenced business, May 4, 1854.]

Home office, 500 Walnut Street, Philadelphia.

CAPITAL STOCK.

Amount of capital stock authorized, and subscribed for.....	\$	250,000.00	
Amount of capital paid in cash		250,000.00	
Amount of net ledger assets, December 31st of previous year...		839,229.52	
Extended at	\$		839,229.52

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	46,898.08	
Net collected	\$	46,898.08	
Gross premiums written and renewed during the year, as per item 4, page 3, part VI		314,261.04	
Total	\$	361,159.12	
Deduct gross premiums and bills in course of collection at this date		50,967.31	
Entire premiums collected during the year	\$	310,191.81	
Deduct reinsurance, rebate, abatement and return premiums....		74,519.54	
Received for premiums other than perpetuals	\$	235,672.27	\$ 235,672.27
Deposit premiums, received on perpetual risks			14,008.22
Rents from company's property, including \$2,500 for company's use of own buildings		4,870.00	
Interest on real estate Mortgage loans, \$14,856.55; on other collateral loans, \$19.16		14,875.71	
Interest and dividends on stocks and bonds, \$19,165; from all other sources, \$289.67		19,454.67	
Total rents and interest			39,200.38
From all other sources, viz.: (itemize profit and loss account) transfers			303.47
Total Income during the year			289,184.34
Total footings	\$		\$ 1,128,414.86

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st:

Gross amount paid for losses (including \$22,331.01 occurring in previous years).....	\$ 192,726.76	
Deduct amounts received for salvages (on losses of the last or previous years), \$1,467.41; and from reinsurance in other companies, \$17,035.78.....	18,503.19	
Net amount paid during the year for losses.....	\$ 174,223.57	\$ 174,223.57
Deposit premiums returned.....		11,161.40
Paid stockholders for interest or dividends (amount declared during the year).....		20,000.00
Commissions or brokerage to agents, less received on reinsurances.....		62,284.18
Rents, company's use of own buildings.....		2,500.00
Salaries, fees and all other charges, officers, clerks, other employees.....		13,790.01
Taxes on premiums, \$5,772.90; on real estate, \$998.76.....		6,769.66
Insurance department fees and agents' licenses, \$879.30; municipal licenses, \$252.75; internal revenue, \$1,418.16; tax on franchise, \$1,602.97.....		3,553.18
Advertising, printing and stationery, \$3,596.62; legal expenses, \$25; repairs and expenses on real estate, \$181.15; miscellaneous, \$11,735.10.....		15,537.87
Total expenditures during the year.....		309,819.87
Balances.....		\$ 818,594.99

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business December 31st:

Book value real estate (Schedule A), unincumbered.....	\$ 85,551.02	
Mortgage loans on real estate (Schedule B), first liens.....	288,976.76	
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....	4,250.00	
Book value of bonds excluding interest \$262,639.25 and stocks \$12,521.26 (Schedule D).....	395,260.51	
Cash in company's office, \$617.25; deposited in banks, \$42,804.32.....	43,421.57	
Total.....	\$ 817,459.86	
Total net ledger assets, as per balances on page 1.....		817,459.86

NON-LEDGER ASSETS.

Interest due, \$1,930.50, and accrued, \$2,287.75 on mortgages....	\$ 4,218.25	
Interest, on bonds and stocks.....	3,239.99	
Interest, on collateral loans.....	249.82	
Rents due.....	60.00	
Total carried out.....		\$ 7,768.06
Market value (not including interest), of bonds and stocks over book value, as per Schedule D.....		48,409.49
Net amount of uncollected premiums, not more than three months due.....		50,967.31
Premiums on perpetual deposits in course of collection, \$785; perpetual reinsurance deposits, \$2,358.67.....		3,143.67
Gross assets.....		927,748.39
Deduct assets not admitted.....		4,051.02
Depreciation from book values of above net ledger assets bring same to market value, real estate.....		4,051.02
Total admitted assets.....		\$ 923,697.37

IOWA INSURANCE REPORT.

NON-LEDGER LIABILITIES,

Losses adjusted and unpaid not yet due.....	\$	6,176.83	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		14,087.92	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		4,400.00	
Total amount of claims for losses.....	\$	24,664.75	
Deduct reinsurance due or accrued.....		2,418.23	
Net amount of unpaid losses.....	\$	22,246.52	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$122,360.36; unearned premiums (50 per cent).....	\$	61,180.18	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$175,227.40; unearned premiums (pro rat.)....		90,884.20	
Total unearned premiums as computed above.....	\$	152,064.38	
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....		258,969.00	
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	\$	12,364.72	
Return premiums, \$5,803.23, and reinsurance premiums, \$6,286.95		12,090.18	
All other liabilities.....	\$	24,454.90	
Total amount of all liabilities.....	\$	457,734.80	
Joint stock capital actually paid up in cash.....	\$	250,000.00	
Divisible surplus.....		215,962.57	465,962.57
Total.....	\$	923,697.37	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 23,890,172.00	\$ 263,607.28
Written or renewed during the year.....	26,564,754.00	314,261.04
Total.....	\$ 50,454,926.00	\$ 577,868.32
Deduct those expired and marked off as terminated.....	21,840,197.87	238,378.77
In force at the end of the year.....	\$ 28,614,728.13	\$ 339,495.55
Deduct amount reinsured.....	3,452,691.13	41,907.79
Net amount in force.....	\$ 25,162,037.00	\$ 297,587.76
Perpetual risks (not included above), \$12,620,818.32; premiums on same, \$285,401.57.		
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$165,320.56
Total amount of the company's stock owned by the directors at par value.....	46,150.00
Total amount loaned to officers and directors, none; loaned to stockholders, not officers, \$23,000.....	23,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company? No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$508,465.01
Gross premiums received.....	6,138.14
Losses paid.....	3,399.65
Losses incurred.....	2,917.29
Amount at risk	762,597.51

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. R. ROGERS

Secretary, JAMES SIMPSON.

[Incorporated, February 11, 1823. Commenced business, May 1823.]

Home office, 47 Kelby street, Boston, Mass.

CAPITAL STOCK.

Amount of capital stock authorized, \$400,000: subscribed for..	\$ 400,000.00
Amount of capital stock paid up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year....	574,717.29

Extended at. \$ 574,717.29

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement. \$	26,920.89	\$ 910.70
Net collected	26,322.89	\$ 910.70
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.	311,412.94	
Total	\$ 29,830.70	\$ 910.70
Deduct gross premiums and bills in course of collection at this date	281,582.24	910.70
Entire premiums collected during the year. \$	122,796.19	
Deduct reinsurance, rebate, abatement and return premiums.	158,986.05	
Received for premiums other than perpetuals...		\$ 159,696.75
Interest on real estate mortgage loans	\$ 7,226.12	
Interest and dividends on stocks and bonds	15,176.92	
Total rents and interest		\$ 22,403.04
Total income during the year		182,099.79
Total footings		\$ 756,817.08

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$31,548.66 occurring in previous years).....	\$ 114,254.56	
Net amount paid during the year for losses.....	\$ 114,254.56	\$ 114,254.56
Commissions or brokerage to agents, less received on reinsurances		33,824.50
Salaries, fees and all other charges, officers, \$11,850; clerks, \$10,336.02.....		22,186.02
Taxes on premiums.....		3,485.17
Insurance department fees and agents' licenses, \$1,787.65; municipal licenses, \$150.00; tax on franchise, \$642.23.....		2,579.88
Advertising, printing and stationery, \$1,987.53; miscellaneous, \$26,060.78.....		28,048.31
Losses on sales or maturity of ledger assets, other disbursements, viz.....		39,552.94
Total expenditures during the year.....		\$ 243,931.38
Balances.....		\$ 512,885.70

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 184,100.00	
Book value of bonds, excluding interest, \$126,000.00; and stocks, \$178,542.97 (Schedule D).....	304,542.97	
Cash in company's office, \$827.31; deposited in banks, \$23,415.42.....	24,242.73	
Total.....	\$ 512,885.70	
Total net ledger assets, as per balances on page 1.....		\$ 512,885.70

NON-LEDGER ASSETS

Market value (not including interest, in item 9) of bonds and stocks over book value, as per Schedule D.....		31,440.03
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 28,789.14	
Deduct cost of collection, commission and brokerage.....	4,482.32	
Net amount of uncollected premiums, not more than three months due.....		24,306.82
Gross assets.....		\$ 568,632.55
Total admitted assets.....		\$ 568,632.55

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	11,992.48	
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	8,172.00	
Total amount of claims for losses.....	\$ 20,164.48	
Deduct reinsurance due or accrued, as per Schedule E.....	4,641.09	
Net amount of unpaid losses.....		\$ 15,523.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$160,613.64 unearned premiums (50 per cent).....		82,306.82

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$119,361.29; unearned premiums (pro rata)...	42,159.22	
Total unearned premiums as computed above..		\$ 122,466.04
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		3,020.05
Return premiums, \$2,671.51; and reinsurance premiums, \$604.34		3,275.85
Total amount of all liabilities.....		\$ 144,285.33
Joint stock capital actually paid up in cash.....	\$ 400,000.00	
Divisible surplus	24,347.22	424,347.22
Total.....		\$ 568,632.55

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 34,967,947	\$ 361,582.42
Written or renewed during the year.....	26,740,609	284,492.05
Total	\$ 61,708,556	\$ 646,074.47
Deduct those expired and marked off as terminated	23,984,104	249,815.34
In force at end of the year	\$ 37,724,452	\$ 396,259.13
Deduct amount reinsured.....	11,840,548	116,284.20
Net amount in force.....	25,883,904	\$ 279,974.93
Largest amount written on any one risk, not deducting reinsurance, \$25,000.00.		

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December just last for the purpose of making any entry that affects this statement?..No.

Losses incurred during the year, fire	\$ 101,726.00
Total amount of the company's stock owned by the directors at par value.....	316,000.00
Total amount loaned to officers and directors	14,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 291,010.00
Gross premiums received.....	3,183.18
Losses paid.....	2,300.23
Losses incurred.....	444.98
Amount at risk.....	386,945.00

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the

MERCHANTS INSURANCE COMPANY OF NEWARK.

Organized under the laws of the State of New Jersey, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, G. LEE STOUT.

First Vice-President, HENRY POWLES.

Secretary, W. H. GURRIN.

[Incorporated, February 18, 1858. Commenced business, April 18, 1858.]

Home office, 776-8 Broad street, Newark, N. J.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for..	\$ 400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets December 31st of previous year....	1,261,462.48

Extended at.....	\$ 1,261,462.48
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INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 170,714.41	Fire.
Deduct amount of same not collected	493.55	

Net collected	\$ 170,220.86
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Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,258,244.95
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Total.....	\$ 1,428,465.81
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Deduct gross premiums and bills in course of collection at this date	164,230.33
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Entire premiums collected during the year.....	\$ 1,264,235.48
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Deduct reinsurance, rebate, abatement and return premiums...	440,394.06
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Received for premiums other than perpetuals.....	\$ 823,841.42	\$ 823,841.42
Rents from company's property for company's use of own buildings.	7,117.79	
Interest on real estate mortgage loans.....	18,350.47	
Interest and dividends on stocks and bonds.....	29,747.50	

Total rents and interest.....	55,215.76
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Profit on sale or maturity of ledger assets during the year over book values.....	19,088.36
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Total income during the year.....	898,124.45
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Total footings.....	\$ 2,159,608.04
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IOWA INSURANCE REPORT.

241

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$124,935.60, occurring in previous years.....	\$ 814,464.31
Deduct amounts received for salvages (on losses of the last or previous years) \$2,504.98; and from reinsurance in other companies, \$137,251.24.....	139,756.22
Net amount paid during the year for losses.....	\$ 674,708.09
Paid stockholders for interest or dividends, (amount declared during the year).....	32,000.00
Commissions or brokerage to agents, less received on reinsurances.....	152,445.54
Salaries and allowances to agents.....	74,933.94
Rents.....	4,732.50
Salaries, fees and all other charges: officers, \$21,000.00; clerks, \$55,032.70.....	76,032.70
Taxes on premiums, \$26,894.45; on real estate, \$3,187.26; internal revenue, \$6,193.65.....	36,275.36
Insurance department fees and agents' licenses, \$5,681.85; municipal licenses, \$1,177.68.....	6,859.53
Advertising, printing and stationery, \$7,127.66; legal expenses, \$1,202.96; repairs and expenses on real estate, \$2,182.94; office building expense, \$4,365.19; miscellaneous, \$26,023.23.....	40,901.98
Total expenditures during the year.....	\$ 1,098,889.64
Balances.....	\$ 1,060,718.38

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....	\$ 149,550.64
Mortgage loans on real estate (Schedule B), first liens	318,500.00
Book value of bonds excluding interest, \$524,312.50; and stocks, \$15,000 (Schedule D).....	539,312.50
Cash in company's office, \$12,963.62; deposited in banks, \$40,391.62.....	53,355.24
Total.....	\$ 1,060,718.38
Total net ledger assets, as per balances on page 1.....	\$ 1,060,718.38

NON-LEDGER ASSETS.

Interest due, \$586, and accrued, \$3,259.36, on mortgages.....	\$ 3,845.36
Interest accrued on bonds and stocks.....	3,761.92
Rents due, \$772, and accrued, \$233.34 on company's property or lease.....	1,005.34
Total carried out.....	\$ 8,612.62
Market value of real estate over book value, as per Schedule A.....	37,478.18
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	119,387.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 160,039.50
Deduct cost of collection, commission and brokerage.....	36,809.08
Net amount of uncollected premiums, not more than three months due.....	\$ 123,230.42

(Gross premiums in course of collection December 31st, more than three months due, carried in. \$4,684.38.)

Due from other companies for reinsurance on losses already paid.
Girard, \$963.35; Eastern, \$0.20; Firemen's Fund, \$1,500;
Solamandra, \$1,035.09.....

3,498.64

Gross assets..... \$ 1,352,925.74

DEDUCT ASSETS NOT ADMITTED.

Illinois National Bank, Chicago, Ill., in suspense..... \$ 1,028.74

Total admitted assets..... \$ 1,351,897.00

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due..... \$ 27,812.49

Losses in process of adjustment, or in suspense, including all reported and supposed losses..... 67,003.03

Losses resisted (not outlawed), including interest, costs and other expenses thereon .. 10,809.01

Total amount of claims for losses..... \$ 105,624.53

Deduct reinsurance due and accrued (give list of companies and amounts) as per Schedule E..... 9,890.45

Net amount of unpaid losses..... \$ 95,744.08

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$50.119 50; unearned premiums (50 per cent)..... \$ 270,059.75

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$769,445.82; unearned premiums (pro rata)..... 381,055.37

Total unearned premiums as computed above..... \$ 651,115.12

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued 16,618.00

Return premiums, \$4,684.90; and reinsurance premiums, \$598.65..... 5,283.55

Total amount of all liabilities..... \$ 768,761.65

Joint stock capital actually paid up in cash..... \$ 400,000.00

Reserve or guaranty fund, represented by scrip or otherwise.... 183,135.35

Divisible surplus..... 583,115.35

Total..... \$ 1,351,897.00

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement. \$	160,226.562	\$ 1,613,066.28
Written or renewed during the year	118,615.366	1,258,244.45

Total \$ 278,841.928 \$ 2,871,311.23

Deduct those expired and marked off as terminated..... 121,298.954 1,309,078.85

In force at the end of the year \$ 157,642.974 \$ 1,562,232.38

Deduct amount reinsured 23,891.339 252,667.06

Net amount in force \$ 133,751.635 \$ 1,309,565.32

Large amount written on any one risk, not deducting reinsurance, \$10,000.....

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..... No.

Losses incurred during the year, fire, \$649 616.48; tornado \$3,777.30..... \$ 653,343.78

Total amount of the company's stock owned by the directors at par value..... 85,550.00

Does any officer, director, or trustee receive a commission or royalty on the business of the company?..... No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,151,263.00	\$ 111,310.00	\$ 1,262,603.00
Gross premiums received.....	11,640.03	588.49	12,645.52
Losses paid.....	9,801.04	79.05	9,880.09
Losses incurred.....	9,160.50	79.05	9,239.55
Amount at risk.....	1,403,209.00	269,450.00	1,672,719.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Deceased.

Vice-President, D. M. FERRY.

Secretary, F. H. WHITNEY.

[Incorporated, February, 1881.

Commenced business, March, 1881.]

Home Office, 100 Griswold Street,

CAPITAL STOCK.

Amount of capital stock authorized \$400,000.00; subscribed for..	\$ 400,000.00
Amount of capital paid up in cash	4 0,000.00
Amount of net ledger assets, December, 31st of previous year. ..	736,472.35
Extended at.....	\$ 736,432.35

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.	\$ 42,244.35
Net collected.....	\$ 42,244.35	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		36,528.17
Total.....	\$ 418,832.52	
Deduct gross premiums and bills in course of collection at this date		57,556.65
Entire premiums collected during the year.....	\$ 361,275.87	
Deduct reinsurance, rebate, abatement and return premiums....		72,557.78
Received for premiums other than perpetuals.....		\$ 283,122.09
Rents from company's property.....	\$ 1,894.34	

Interest on real estate mortgage loans.....	30,697.89	
Interest and dividends on stocks and bonds \$2,810.00; from all other sources \$1,461.67.....	4,271.67	
Total rents and interest.....		\$ 36,869.90
From all other sources, viz.: (Itemize profit and loss account)		
Marine cargo salvage.....		122.21
Total income during the year.....		320,108.20
Total footings		\$ 1,057,540.55

DISBURSEMENTS DURING YEAR.

As shown by the books at the home office at close of business
December 31st.

Gross amount paid for losses (including \$25,263.40 occurring in previous years)	\$ 184,108.82	
Deduct amounts received for salvages (on losses of the last or previous years), \$841.85 and from reinsurance in other com- panies, \$17,072.77.	17,914.62	
Net amount paid during the year for losses.		\$ 166,194.20
Paid stockholders for interest or dividends (amount declared during the year)		16,000.00
Commissions or brokerage to agents, less received on reinsur- ances.....		62,061.77
Salaries and allowances to agents, agency expense.....		24,897.76
Rents.....		2,400.00
Salaries, fees and all other charges, officers, \$8,500.00 clerks, \$4,876.74; other employees, \$192.00.		13,568.74
Taxes on premiums \$5,025.64; on real estate, \$1,030.60; on other investments, \$7,732.71.....		13,788.95
Insurance department fees and agents' licenses, \$1,093.85 munic- ipal licenses, \$327.25		1,421.10
Repairs, and expenses on real estate, \$581.53; miscellaneous, \$1,871.43		2,452.96
Internal Revenue.....		1,949.31
Total expenditures during the year.....		304,734.79
Balances		\$ 751,805.76

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st

Book value real estate (schedule A), unincumbered	\$ 89,108.14	
Mortgage loans on real estate (schedule B), first liens	522,965.00	
Book value of bonds excluding interest, \$54,000.00 and stocks \$6,250.00 (schedule D).....	60,250.00	
Cash in company's office, \$21,527.32; deposited in banks, \$57,955.30	79,482.62	
Total	\$ 751,805.76	
Total net ledger assets, as per balances on page 1.		\$ 751,805.76

NON-LEDGER ASSETS.

Interest due, \$3,150.40, and accrued, \$7,657.05 on mortgages...	\$ 10,807.45	
Interest accrued, \$1,047.50 on bonds and stocks	1,047.50	
Interest accrued, \$495.20 on other assets.....	495.20	
Total carried out.		\$ 12,350.15

Gross premiums in course of collection December 31st, not more than three months due	57,556.65
Deduct cost of collection, commission and brokerage	13,454.74
Net amount of uncollected premiums, not more than three months due	44,101.91
Gross assets	\$ 808,257.82
Total admitted assets	\$ 808,257.82

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 7,849.42
Losses in process of adjustment, or in suspense, including all reported and supposed losses	12,006.75
Total amount of claims for losses	\$ 19,856.17
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E	1,575.00
Net amount of unpaid losses	\$ 18,281.17
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$214,601.97; unearned premiums (50 per cent)	\$ 107,300.98
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$211,549.90; unearned premiums (<i>pro rata</i>)	\$ 109,788.75
Total unearned premiums as computed above	\$ 217,089.73
Reinsurance premiums	\$ 2,366.44
All other liabilities, viz:	40.00
Total amount of all liabilities	\$ 237,777.34
Joint stock capital actually paid up in cash	\$ 400,000.00
Divisible surplus	170,480.48
Total	\$ 808,257.82

MISCELLANEOUS.

	Fire risks	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 36,137,770	\$ 382,118.38
Written or renewed during the year	33,206,768	376,588.17
Totals	\$ 69,344,538	\$ 758,706.55
Deduct those expired and marked off as terminated	28,070,416	303,584.95
In force at the end of the year	\$ 41,274,122	\$ 455,121.60
Deduct amount reinsured	2,582,269	28,969.73
Net amount in force	\$ 38,691,853	\$ 426,151.87
Largest amount written on any one risk, not deducting reinsurance		10,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year (Fire)	\$ 164,285.51
Total amount of company's stock owned by the directors at par value	194,900.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 273,415.00
Gross premiums received.....	3,534.71
Losses paid.....	2,451.12
Losses incurred.....	2,451.12
Amount at risk.....	348,015.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MILWAUKEE FIRE INSURANCE COMPANY.

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM L. JONES.

First Vice-President, JOHN C. DICK.

Secretary, H. A. NOLTE.

[Incorporated, March 22, 1898.

Commenced business. March 23, 1898.]

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year.....	323,505.03
Extended at	\$ 320,505.03

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 27,882.59	
Net collected	\$ 27,882.59	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	232,497.47	
Total.	\$ 260,380.06	
Deduct gross premiums and bills in course of collection at this date.....	15,750.32	
Entire premiums collected during the year	\$ 244,629.74	
Deduct reinsurance, rebate, abatement and return premiums ..	67,562.81	
Received for premiums other than perpetuials.....	\$ 177,068.93	\$ 177,068.93
Interest on real estate mortgage loans.....	7,264.46	
Interest and dividends on stocks and bonds, \$7,245.83; from all other sources, \$828.18.....	807.401	
Total rents and interest.....	\$ 15,338.47	
Profit on sale or maturity of ledger assets during the year over book values	828.75	
From all other sources, viz: (Itemize profit and loss account)		
Voluntary contribution to surplus fund paid by stockholders.....		100,000.00
Total income during the year.....	\$ 203,236.15	
Total footings.....	\$ 613,741.18	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$20,787.50 occurring in previous years)	\$ 181,635.96	
Deduct amounts received for salvages (on losses of the last or previous year-), \$1,143.74 and from reinsurance in other companies, \$82,838.40	83,982.14	
Net amount paid during the year for losses	\$ 97,653.82	\$ 97,653.82
Commissions or brokerage to agents, less received on reinsurance		47,595.03
Rents		595.00
Salaries, fees and all other charges; officers, \$3,000; clerks, \$4,686.85; other employees, \$4,644.71		12,337.56
Taxes on premiums		7,716.93
Insurance department fees and agent's licenses		2,420.36
Advertising, printing and stationery, \$1,929.73; legal expenses, \$62.33; furniture and fixtures, \$70.70; miscellaneous \$9,834.29		12,487.05
Uncollected agent's balances		1,680.71
Paid re-insurance company for reserve fund account		12,440.28
Total expenditures during the year	\$	194,910.74
Balance	\$	418,830.44

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens	\$ 184,200.00	
Book value of bonds excluding interest	204,045.00	
Cash in company's office, \$1,921.81; deposited in banks, \$28,661.83	30,585.44	
Total	\$ 418,830.44	
Total net ledger assets, as per balances on page 1		\$ 418,830.44

NON-LEDGER ASSETS.

Interest due \$87.50, and accrued, \$1,880.36 on mortgages	\$ 1,967.86	
Total carried out	\$	1,967.86
Gross premiums in course of collection December 31st, not more than three months due	\$ 15,750.32	
Deduct cost of collection, commission and brokerage	3,150.06	
Net amount of uncollected premiums, not more than three months due	\$	12,600.26
Gross assets	\$	433,398.56

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 2,379.93	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	13,042.29	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	4,862.50	
Total amount of claims for losses	\$ 20,284.72	

Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	5,490.62	
Net amount of unpaid losses.....		\$ 14,794.10
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$138,415.55; unearned premiums (50 per cent.)	\$ 69,207.77	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$66,160.53; unearned premiums (pro rata)....	40,617.50	
Total unearned premiums as computed above.....		\$ 109,825.27
All other liabilities, viz: Reserve retained for re-insurance company.....		8,760.99
Total amount of all liabilities.....		\$ 133,386.36
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	100,018.20	300,018.20
Total.....		\$ 433,398.56

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 24,515.354	\$ 316,035.79
Written or renewed during the year.....	18,606.766	232,497.47
Total.....	\$ 43,122.120	\$ 548,533.26
Deduct those expired and marked off as terminated.....	18,608.930	248,473.95
In force at the end of the year.....	24,513.190	300,059.31
Deduct amount reinsured	8,088.470	95,483.23
Net amount in force.....	\$ 16,424.720	\$ 204,576.08
Largest amount written on any one risk, not deducting reinsurance, \$5,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire.....	\$ 88,679.02

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 727,275.00
Gross premiums received.....	9,049.60
Losses paid.....	1,838.63
Losses incurred	3,405.02
Amount at risk	909,088.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MILWAUKEE MECHANICS INSURANCE COMPANY.

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM L. JONES.

First Vice-President, JOHN C. DICK.

Secretary, G. W. GROSSENBACH.

[Incorporated, February 15, 1852. Commenced business, April 1, 1852.]

Home office, 442 and 444 East Water street.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000.00; subscribed for.	\$ 200,000.00
Amount of capital paid up in cash.	200,000.00
Amount of net ledger assets, December 31st of previous year.	2,336,528.45
Extended at.	\$ 2,336,528.45

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$ 152,257.18
Net collected.	\$ 152,277.18
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.	1,193,551.28
Total.	\$ 1,345,828.46
Deduct gross premiums and bills in course of collection at this date.	144,368.97
Entire premiums collected during the year.	\$ 1,201,459.49
Deduct reinsurance, rebate, abatement and return premiums.	301,176.60
Received for premiums other than perpetuals.	\$ 900,262.89
Rents from company's property, including \$2,500.00 for company's use of own buildings.	3,914.00
Interest on real estate mortgage loans.	78,869.43
Interest and dividends on stocks and bonds, \$39,873.28; from all other sources, \$1,386.69.	41,259.97
Total rents and interest.	\$ 124,043.40
From all other sources, viz.: Conscience fund, \$160.00; received for reinsurance company's reserve, \$3,627.10.	3,787.10
Total income during the year.	\$ 1,028,093.39
Total footings	\$ 3,364,621.84

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$75,878.94 occurring in previous years).....	\$ 651,229.01
Deduct amounts received for salvages (on losses of the last or previous years) \$5,218.71; and from reinsurance in other companies, \$115,077.76.....	120,296.47
Net amount paid during the year for losses.....	\$ 530,932.54
Paid stockholders for interest or dividends (amount declared during the year).....	80,000.00
Commissions or brokerage to agent, less received on reinsurance.....	219,222.54
Rents (including \$2,500.00 for company's use of own building).....	5,168.29
Salaries, fees and all other charges, officers, \$19,205.00; clerks, \$18,797.94; other employees, \$27,815.52.....	65,818.46
Taxes on premiums, \$38,391.99; on real estate, \$864.62; on other investments, \$1,391.98.....	40,648.59
Insurance department fees and agents' licenses.....	6,542.82
Advertising, printing and stationery, \$8,543.63; legal expenses, \$3,297.07; repairs and expenses on real estate, \$1,067.15; furniture and fixtures, \$930.98, miscellaneous, \$47,592.33.....	61,431.22
Losses.....	4,992.00
Uncollectable agents' balances.....	1,013.84
Total expenditures during the year.....	\$ 1,014,882.30
Balances.....	\$ 2,349,739.54

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 67,500.00
Mortgage loans on real estate (Schedule B), first liens.....	1,119,687.44
Book value of bonds excluding interest, \$1,056,841.25; and stocks, \$4,789.00 (Schedule D).....	1,061,630.25
Cash in company's office, \$40,111.38; deposited in banks, \$60,810.47.....	100,921.85
Total.....	\$ 2,349,739.54
Total net ledger assets, as per balances on page 1.....	\$ 2,349,739.54

NON-LEDGER ASSETS.

Interest due \$2,149.87; and accrued, \$18,577.39 on mortgages....	\$ 20,727.26
Interest accrued on bonds and stocks.....	5,078.13
Total carried out.....	\$ 25,805.39
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 144,368.97
Deduct cost of collection, commission and brokerage.....	24,061.49
Net amount of uncollected premiums, not more than three months due.....	\$ 120,307.48
Gross assets.....	\$ 2,495,852.41
Total admitted assets.....	\$ 2,495,852.41

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 24,137.46	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	49,976.57	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	10,950.00	
Total amount of claims for losses.....	\$ 85,064.03	
Deduct reinsurance due or accrued, as per Schedule E.....	18,738.53	
Net amount of unpaid losses.....		\$ 66,325.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$593,629.94; unearned premiums (50 per cent).....	\$ 296,814.99	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy \$997,199.43; unearned premiums (pro rata).....	524,217.73	
Total unearned premiums as computed above.....		\$ 821,032.72
All other liabilities, viz.: reserve retained for reinsurance company.....		53,141.91
Total amount of all liabilities.....		\$ 940,500.13
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	1,359,352.28	1,555,752.28
Total.....		\$ 2,495,852.41

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 152,296,066	\$ 1,800,307.38
Written or renewed during the year.....	96,037,125	1,191,551.28
Total.....	248,333,191	2,991,858.66
Deduct those expired and marked off as terminated.....	95,181,489	1,186,831.67
In force at the end of the year.....	\$ 153,149,702	\$ 1,807,026.99
Deduct amount reinsured.....	17,256,962	216,197.58
Net amount in force.....	\$ 135,892,740	\$ 1,590,829.41
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.	
Losses incurred during the year, fire.....		\$ 521,379.10
Total amount of company's stock owned by the directors at par value.....		61,580.00
Total amount loaned to officers and directors.....		3,600.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.	
The amount of "special reserve fund," according to said law, deposited with the state treasurer of Wisconsin.....		200,000.00
The amount of "guaranty surplus fund," as provided for by said law.....		200,000.00

BUSINESS IN THE STATE IOWA DURING THE YEAR.

Gross risks written.....	\$ 1,894,570.00
Gross premiums received.....	29,250.39
Losses paid.....	9,571.51
Losses incurred.....	10,400.70
Amount at risk.....	2,368,413.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH NATIONAL ASSURANCE COMPANY.

Organized under the laws of Kingdom of Great Britain and Ireland made to the Auditor
of State of the State of Iowa, pursuant to the laws thereof.

Chairman, JOSEPH I. PIM.

Secretary and Manager, CLEMENT CHERAILLIER CREAM.

[Incorporated, November 10, 1828. Commenced business in United States, July 1, 1899.]

Home office, 3 College Green, Dublin, Ireland.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,000,000; subscribed for.. \$ 5,000,000.00

Amount of capital paid up in cash..... 500,000.00

Amount of net ledger assets, December 31st of previous year.. 376,909.05

Extended at..... \$ 376,909.05

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

Fire.

Gross premiums and bills unpaid at close of previous year, as
shown by that year's statement \$ 113,643.83

Net collected..... \$ 113,643.83

Gross premiums written and renewed during the year, as per
item 2, page 3, part VI..... 705,317.98

Total..... \$ 818,961.81

Deduct gross premiums and bills in course of collection at this
date..... 109,292.16

Entire premiums collected during the year..... \$ 709,669.65

Deduct reinsurance, rebate, abatement and return premiums.. 178,504.73

Received for premiums other than perpetuals..... \$ 531,164.92

Interest and dividends on stocks and bonds, \$13,197.50; from
all other sources, \$1,189.61..... 14,387.12

Total rents and interest..... 14,387.12

Profits on sale or maturity of ledger assets during the year over
book values..... 1,222.85

Remittance from home office..... 45,132.42

Total income during the year..... 591,907.31

Total footings..... \$ 968,816.36

DISBURSEMENTS DURING THE YEAR.

As shown by the books at home office at close of business December 31st.

Fire.

Gross amount paid for losses (including \$25,990.72 occurring in previous years).....	\$ 293,031.08
Deduct amounts received for salvages (on losses of the last or previous years), \$2,484.54; and from reinsurance in other companies, \$11,225.10.....	13,709.64
Net amount paid during the year for losses.....	279,321.44
Commissions or brokerage to agents, less received on reinsurances.....	130,546.81
Rents.....	1,266.60
Salaries, fees and all other charges, officers, \$8,275.00; clerks, \$13,463.34; other employees, \$26,730.85.....	48,469.19
Taxes on premiums.....	7,114.92
Insurance department fees and agents' licenses, \$2,598.07; municipal licenses, \$478.49.....	3,076.56
Advertising, printing and stationery, \$9,106.95; furniture and fixtures, \$1,098.40; miscellaneous, \$6,177.61.....	16,382.96
Other disbursements, viz.: remitted to home office.....	212.24
Agents' balance charged to profit and loss, \$8.50; maps, \$4,472.30; postage, telegrams, express and exchange, \$3,984.18.....	8,464.98
Total expenditures during the year.....	494,885.70
Balances.....	\$ 473,930.66

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book values of bonds excluding interest, \$377,533.56; and stocks, \$34,953.14 (Schedule D).....	\$ 412,486.70
Cash in company's office, \$1,483.46; deposited in banks, \$59,660.50.....	61,443.96
Total.....	\$ 473,930.66
Total net ledger assets.....	473,930.66

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 1,250.00
Total carried out.....	1,250.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	10,563.30
Gross premiums in course of collection December 31st, not more than three months due.....	109,292.16
Deduct cost of collection, commission and brokerage.....	23,605.54
Net amount of uncollected premiums, not more than three months due.....	85,686.62
Gross assets.....	\$ 571,430.58
Total admitted assets.....	\$ 571,430.58

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 20,322.79
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	26,578.45

Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	1,000.00	
Total amount of claims for losses.....	\$ 47,901.24	
Deduct reinsurance due or accrued, as per Schedule E.....	3,115.95	
Net amount of unpaid losses.....		\$ 44,785.29
Gross premiums (less reinsurance received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$339,088.93; unearned premiums (50 per cent).....	\$ 169,544.46	
Gross premiums (less reinsurance received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$169,359.69; unearned premiums (pro rata) ..	128,651.32	
Total unearned premiums as computed above.....		298,195.78
Return premiums, \$18,798.25, and reinsurance premiums, \$1,639.38.....		20,437.63
Total amount of liabilities.....		\$ 363,483.70
Divisible surplus.....		208,011.88
Total.....		\$ 571,430.58

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 22,439,992	\$ 227,009.39
Written or renewed during the year.....	63,183,187	705,317.98
Total.....	\$ 85,623,579	\$ 932,327.37
Deduct those expired and marked of as terminated.....	39,493,948	581,969.06
In force at the end of the year.....	\$ 46,129,631	\$ 550,358.31
Deduct amount reinsured.....	3,963,725	41,909.69
Net amount in force.....	\$ 42,168,506	\$ 508,448.62
Largest amount in any one risk, not deducting reinsurance, \$10,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?..	No.
Losses, gross, incurred during the year, fire.....	\$ 297,181.90

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 931,967.00
Gross premiums received.....	12,916.35
Losses paid.....	9,881.78
Losses incurred.....	9,881.78
Amount at risk.....	1,073,368.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NATIONAL FIRE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, JAMES NICHOLS.

Assistant Secretary, H. A. SMITH.

Secretary, B. R. STILLMAN

[Incorporated, June 4; 1869. Commenced business December 1, 1871.]

Home office, 95 Pearl Street.

CAPITAL STOCK

Amount of capital stock authorized, \$1,000,000; subscribed for..\$	1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31st of previous year..	4,120,122.28

Extended at.....	\$ 4,120,122.28
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INCOME DURING YEAR.

As shown by the books at home office at close of business De-
cember 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	438,477.18
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Net collected.....\$	438,477.18
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Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....\$	3,691,385.98
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Total.....\$	4,129,863.16
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Deduct gross premiums and bills in course of collection at this date.....	275,000.00
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Entire premiums collected during the year.\$	3,854,863.16
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Deduct reinsurance, rebate, abatement and return premiums..	905,304.68
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Received for premiums other than perpetuals.....\$	2,949,558.48	\$ 2,949,558.48
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Rents.....	3,620.01
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Interest on real estate mortgage loans.....	41,561.04
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Interest and dividends on stocks and bonds, \$146,361.78; from all other sources, \$2,761.10....	149,122.88
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Total rents and interest.....\$	194,109.93
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Profit on sale or maturity of ledger assets during the year over book values.....	1,844.25
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Total income during the year.....\$	3,145,512.66
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Total footings.....\$	7,261,634.94
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st:

Gross amount paid for losses (including, \$184,196.45 occurring in previous years).....	\$ 1,796,024.13	
Deduct amounts received for salvages (on losses of the last or previous years,) \$12,798.29; and from reinsurance in other companies, \$258,340.91.....	271,139.20	
Net amount paid during the year for losses.....	\$ 1,524,884.93	\$ 1,524,884.93
Paid stockholders for interest or dividends; (amount declared during year).....		120,000.00
Commissions or brokerages to agents less received on reinsurances.....		467,903.20
Salaries.....		183,241.00
Taxes, licenses and fees.....		94,541.63
Advertising, printing and stationery, \$25,056.38; legal expenses \$2,756.21; furniture and fixtures, \$6,980.08; miscellaneous, \$308,821.13.....		343,613.80
Profit and loss—Bills receivable, \$10,715; agents, \$919.37.....		11,634.37
Total expenditures during the year.....	\$ 2,745,819.89	
Balances.....	\$ 4,519,815.05	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st.....

Book value of real estate (Schedule A), unincumbered.....	\$ 367,920.98	
Mortgage loans on real estate (Schedule B), first liens.....	708,815.00	
Book value of bonds, excluding interest, \$2,092,250.80; and stocks \$849,716.83 (Schedule D).....	2,941,967.63	
Cash in company's office, \$545.93; deposited in banks, \$286,594.15	287,140.08	
Agents' debit balances, (secured).....	213,971.36	
Total.....	\$ 4,519,815.05	
Total net ledger assets, as per balances on page 1.....		\$ 4,519,815.05

NON-LEDGER ASSETS.

Market value, not including interest, in item 9, of bonds and stocks over book value, as per Schedule D.....		234,013.37
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 275,000.00	
Deduct cost of collection, commission and brokerage.....	70,903.04	
Net amount of uncollected premiums, not more than three months due.....		204,096.96
Gross assets.....		\$ 4,957,925.38

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	\$ 36,136.04	
Total.....		36,136.04
Total admitted assets.....		\$ 4,921,789.34

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 84,755.86	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	139,996.22	
Losses resisted (not outlawed), including interest, cost and other expenses thereon	22,737.79	
Total amount of claims for losses	\$ 247,489.87	
Net amount of unpaid losses		\$ 247,489.87
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,893,464.23 unearned premiums (50 per cent).....	946,732.12	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,119,581.99 unearned premiums (pro rata)...	1,098,687.64	
Total unearned premiums as computed above.....		\$ 2,045,419.76
Return premiums and reinsurance premiums.....		70,000.00
All other liabilities, viz: Reserve fund for contingencies.....		25,000.00
Total amount of all liabilities.....		\$ 2,387,909.63
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00	
Divisible surplus.....	1,533,879.71	\$ 2,533,879.71
Total		\$ 4,921,789.34

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year		
as per line 5, under this heading in last year's statement....	\$ 390,393.438	\$ 3,904,803.62
Written or renewed during the year.....	380,426,541	3,691,385.98
Total	\$ 770,819,979	\$ 7,596,189.60
Deduct those expired and marked off as terminated	300,568,177	2,984,245.16
In force at the end of the year.....	\$ 470,251,802	\$ 4,611,944.44
Deduct amount re-insured.....	68,784,295	598,898.22
Net amount in force.....	\$ 401,467,507	\$ 4,013,046.22

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement?.. No.

Losses incurred during the year, Fire, \$1,558,389.19; tornado, \$3,127.87..... \$1,561,517.06
 Total amount of the company's stock owned by the directors at par value..... 85,300.00
 Does any officer, director or trustee receive a commission or royalty on the business of the company..... No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....			\$ 6,776,536.00
Gross premiums received			68,654.69
Losses paid.....	\$ 40,862.85		40,862.85
Losses incurred.....	46,128.24		46,128.24
Amount at risk	7,652,639.00	\$ 1,931,008.00	9,583,647.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NATIONAL STANDARD INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, JOEL FRANCIS FREEMAN. *First Vice-President*, R. BLEECKER KATHBONE.
Secretary, EMIL G. PIEPER. *Assistant Secretary*, JOHN B. COONEY.

[Incorporated, February 14, 1896. Commenced business February 20, 1896.

Home office, 45 William Street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$	200,000.00
Amount of capital paid up in cash		200,000.00
Amount of net ledger assets, December 31st of previous year ...		497,411.75
Extended at.	\$	497,411.75

INCOME DURING YEAR.

As shown by the books at home office at close of business
 December 31st.

Gross premiums and bills unpaid at close of previous year as shown by that year's statement	\$	42,877.32	
Net collected	\$	42,877.32	
Gross premiums written and renewed during the year		404,987.61	
Total	\$	447,864.93	
Deduct gross premiums and bills in course of collection at this date		58,511.08	
Entire premiums collected during the year		389,353.85	
Deduct reinsurance, rebate, abatement and return premiums ...		150,474.26	
Received for premiums other than perpetuals	\$	238,879.59	\$ 238,879.59
Interest and dividends on stocks and bonds, \$12,450.86; from all other sources, \$841.32		13,292.18	
Total rents and interest			13,292.18
Profit on sale or maturity of ledger assets during the year over book values			25,750.00
Total income during the year	\$	277,921.77	
Total footings	\$		775,333.52

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$37,- \$3.00 occurring in previous years).....\$	247,547.88	\$ 1,748.70
Deduct amounts received for salvages (on losses of the last or previous years) \$1,745.87; and from reinsurance in other companies, \$66,383.10	66,644.61	1,484.36
Net amount paid during the year for losses.\$	180,903.27	\$ 264.34
Paid stockholders for interest or dividends; amount declared during the year		24,000.00
Commissions or brokerage to agents, less received on reinsur- ances.....		72,935.65
Salaries, fees and all other charges, officers.....		2,765.00
Taxes on premiums.....		5,978.53
Insurance department fees and agents' licenses, \$1,431 53; munic- ipal licenses, \$300; tax on franchise, \$110.....		7,820.06
Legal expenses, \$1,000; miscellaneous, \$1,334.39.....		2,334.39
Total expenditures during the year.....		\$ 291,022.71
Balances.....		\$ 484,310.81

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest.....\$	421,150.00
Cash in company's office \$9.64; deposited in banks, \$63,- 151.17.....	63,160.81
Total.....\$	484,310.81
Total net ledger assets.....	\$ 484,310.81

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....\$	1,083.33
Interest accrued on other assets.....	1,353.28
Total carried out.....	\$ 2,436.61
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	2,500.00
Gross premiums in course of collection December 31st, not more than three months due.....\$	58,511.08
Deduct cost of collection, commission and brokerage.....	12,348.70
Net amount of uncollected premiums, not more than three months due.....	46,162.38
Due from other companies for re-insurance on losses already paid, viz: Associated Manufacturers Mutual Fire Insurance Corporation, \$1,390.00; Citizens Insurance Company of New York, \$1,620.00.....	1,552.00
Gross assets	\$ 536,961.80
Total admitted assets.....	\$ 536,961.80

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....\$	2,218.00
Losses in process of adjustment, or in suspense, including all re- ported and supposed losses.....	25,475.00

Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	1,635.00	
Total amount of claims for losses.....	\$ 29,328.00	
Deduct reinsurance due or accrued, as per Schedule E	9,841.00	
Net amount of unpaid losses.....		\$ 19,487.00
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$228,617.71; unearned premiums, (50 per cent).....	\$ 114,308.86	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$51,995.38; unearned premiums, pro rata.....	30,123.36	
Total unearned premiums as computed above.....		\$ 144,432.22
Return premiums, \$6,818.58; and reinsurance premiums, \$10,530.15		17,348.73
Total amount of all liabilities.....		\$ 181,267.95
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	155,693.85	355,693.85
Total.....		\$ 536,961.80

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 27,512,584	\$ 257,213.52
Written or renewed during the year.....	38,655,272	404,987.61
Total.....	\$ 66,167,856	\$ 662,201.13
Deduct those expired and marked off as terminated.....	34,235,215	317,669.35
In force at the end of the year.....	\$ 31,932,641	\$ 344,531.78
Deduct amount re-insured.....	6,465,798	63,918.69
Net amount in force.....	\$ 25,466,843	\$ 280,613.09
Largest amount written on any one risks, not deducting re-insurance, not exceeding \$20,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$157,361.27; marine and inland, \$474.34....	\$ 157,835.61
Total amount of the company's stock owned by the directors at par value.....	92,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$213,750.00
Gross premiums received	2,354.84
Losses paid	645.39
Losses incurred.....	645.39
Amount at risk	130,250.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NEWARK FIRE INSURANCE COMPANY.

Organized under the laws of New Jersey, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, JOHN J. HENRY.

First Vice-President, GEORGE F. REEVES

Secretary, EDWARD E. HORSCHEL.

[Incorporated, May 14, 1810. Commenced business, May 14, 1810.]

Home office, 741-743 Broad street, Newark, N. J.

CAPITAL STOCK.

Amount of capital stock authorized, \$250,000; subscribed for....	\$ 250,000.00	
Amount of capital paid up in cash.....	250,000.00	
Amount of net ledger assets, December 31st of previous year....	563,764.67	
Extended at		\$ 563,764.67

INCOME DURING YEAR.

As shown by the books at home office at close of business De-
 cember 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 17,722.12	
Deduct amount of same not collected	861.08	
Net collected.....	\$ 16,861.04	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	158,747.05	
Total.....	\$ 175,608.09	
Deduct gross premiums and bills in course of collection at this date.....	22,401.44	
Entire premiums collected during the year	\$ 153,206.65	
Deduct, reinsurance, rebate, abatement and return premiums....	25,924.55	
Received for premiums other than perpetuals.....	\$ 127,232.10	\$ 127,232.10
Rents,	1,793.45	
Interest on real estate mortgage loans	12,498.12	
Interest and dividends on stocks and bonds.....	14,305.30	
Total rents and interest.....		\$ 28,596.87
Total income during the year.....		\$ 155,878.97
Total footings.....		\$ 719,643.64

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$13,177.14, occurring in previous years)	\$	91,250.84
Deduct amounts received for salvages (on losses of the last or previous years) \$2,463.94 and from reinsurance in other companies, \$10,486.31		12,950.25
Net amount paid during the year for losses	\$	78,300.59
Paid stockholders for interest or dividends; (amount declared during the year, \$25,000)	\$	24,797.00
Commissions or brokerage to agents, less received on reinsurances		27,693.69
Salaries and allowances to agents ..		406.18
Rents		263.00
Salaries, fees and all other charges, officers, \$8,600; clerks, \$4,940; other employees, \$7,038.		20,578.00
Taxes on premiums, \$2,943.86; on real estate, \$2,103.45; on other investments, \$1,010.48		6,057.79
Insurance department fees and agents' licenses, \$635.83; municipal licenses, \$275.		910.83
Advertising, printing and stationery, \$1,813.94; legal expenses, \$46.74; repairs and expenses on real estate, \$853.28; furniture and fixtures, \$38.50; miscellaneous, \$6,836.83.		9,589.29
Other disbursements, viz.: Maps, \$1,431.50; fire patrol, \$1,711.72;		3,143.22
Total expenditures during the year	\$	171,739.59
Balances	\$	547,904.05

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$	46,500.00
Mortgage loans on real estate (Schedule B), first liens		230,580.00
Book value of bonds, excluding interest, \$197,000; and stocks, \$57,850		254,850.00
Cash in company's office, \$695.52; deposited in banks, \$15,068.60.		15,764.18
Bill receivable		209.87
Total net ledger assets, as per balances on page 1	\$	547,904.05

NON-LEDGER ASSETS.

Interest due, \$471, and accrued, \$2,642.92, on mortgages	\$	3,113.92
Interest due, \$1,935, and accrued, \$1,166.65, on bonds and stocks		3,101.65
Rents due.		555.00
Total carried out	\$	6,770.57
Market value of real estate over book value, as per Schedule A.		43,000.00
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D		73,357.50
Gross premiums in course of collection December 31, not more than three months due	\$	19,215.25
Deduct cost of collection, commission and brokerage		4,547.54
Net amount of uncollected premiums, not more than three month due	\$	14,667.71
Total admitted assets	\$	685,659.83

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$	2,147.70
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		2,565.42
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		3,850.00
Total amount of claims for losses.....	\$	8,563.12
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....		61.77
Net amount of unpaid losses.....	\$	8,501.35
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$93,894.07; unearned premiums (50 per cent).....	\$	46,947.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$121,829.95; unearned premiums, (pro rata).....		62,642.37
Total unearned premiums as computed above.....	\$	109,589.41
Cash dividends remaining unpaid to stockholders.....		6,885.35
Salaries rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		517.10
Reinsurance premiums.....		641.97
Total amount of all liabilities	\$	126,135.18
Joint stock capital actually paid up in cash.....		250,000.00
Divisible surplus.....		309,524.65
Total.....	\$	685,659.83

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 27,424,249	\$ 215,410.04
Written or renewed during the year	19,812,666	158,747.05
Total	\$ 47,236,915	\$ 374,157.09
Deduct those expired and marked off as terminated	18,512,600	144,916.67
In force at the end of the year	\$ 28,724,225	\$ 229,240.42
Deduct amount reinsured.....	1,875,700	13,516.40
Net amount in force	\$ 26,848,525	\$ 215,724.02
Largest amount written on any one risk, not deducting reinsurance, \$20,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire	\$ 73,382.22
Total amount of the company's stock owned by the directors at par value	24,865
Does an officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 362,194.00
Gross premiums received.....	4,372.46
Losses paid.....	1,708.25
Losses incurred.....	1,010.17
Amount at risk	483,737.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NEW HAMPSHIRE FIRE INSURANCE COMPANY,

Organized under the laws of the state of New Hampshire, made to the Auditor of State
of the state of Iowa, pursuant to the laws thereof.

President, UBERTO C. CROSBY.

First Vice-President, NATHAN P. HUNT.

Secretary, FRANK W. SARGEANT.

[Incorporated, 1869.

Commenced business, April, 1870.]

Home office, 876 Elm street, Manchester.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 1,000,000.00	
Amount of capital paid up in cash	1,000,000.00	
Amount of net ledger assets, December 31st of previous year.....	2,714,222.57	
Extended at.....		\$2,714,222.57

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

		Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 218,934.89	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,741,658.38	
Total	\$ 1,960,593.27	
Deduct gross premiums and bills in course of collection at this date.....	191,575.46	
Entire premiums collected during the year.....	\$ 1,769,017.81	
Deduct re-insurance, rebate, abatement, and return premiums	464,892.03	
Received for premiums, other than perpetuals.....	\$ 1,304,125.78	\$ 1,304,125.78
Rents	16,870.75	
Interest on real estate mortgage loans, \$33,727.35; on other collateral loans, \$3,002.78	36,730.13	
Interest and dividends on stocks and bonds, \$98,065.28; from all other sources, \$1,165.67	99,230.95	
Total rents and interest		\$ 152,831.83
Credited to loss and gain account premiums previously charged off		2,473.14
Profit on sale or maturity of ledger assets during the year over book values		10,550.12
Total income during the year		1,469,980.87
Total footings		\$ 4,184,203.44

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses.....	\$ 1,019,888.67	
Deduct amounts received for salvages (on losses of the last or previous years) \$8,912.44; and from reinsurance in other companies \$182,182.17.....	190,994.61	
Net amount paid during the year for losses.....	\$ 828,894.06	\$ 828,894.06
Paid stockholders for interest or dividends.....		100,000.00
Commissions or brokerage to agents, less received on reinsurances.....		305,609.63
Rents.....		4,482.70
Salaries, fees and all other charges, officers, \$24,083.32; clerks, 14,322.88; other employees, \$26,737.58 ..		65,143.78
Taxes on premiums, \$40,584.84; on real estate, \$4,191.85.....		44,776.69
Insurance department fees and agents' licenses, \$4,776.73; municipal licenses, \$1,145.23; tax on franchise, \$10,000.....		15,921.96
Advertising, printing and stationery, \$15,988.21; repairs and expenses on real estate, 9,139.07; furniture and fixtures, \$4,143.05; miscellaneous, \$73,605.86		102,876.19
Loss and gain accounts		3,589.46
Total expenditures during the year.....	\$ 1,471,294.47	
Balances	\$ 2,712,908.97	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 156,417.83	
Mortgage loans on real estate (Schedule B), first liens.....	\$585,374.00	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	52,755.00	
Book value of bonds excluding interest, \$918,657.75; and stocks, \$750.75 (Schedule D).....	1,669,382.75	
Cash in company's office, \$601.75; deposited in banks, \$248,377.64.....	248,979.39	
Total.....	\$ 2,712,908.97	
Total net ledger assets, as per balances on page 1.....	\$ 2,712,908.97	

NON-LEDGER ASSETS.

Interest on mortgages.....	\$ 6,551	
Interest on bonds and stocks.....	1,337.45	
Total carried out.....	\$ 7,888.45	
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	502,547.25	
Gross premiums in course of collection December 31st, not more than three months due	191,575.46	
Deduct cost of collection, commission and brokerage.....	47,893.86	
Net amount of uncollected premiums, not more than three months due.....	143,681.60	
Total admitted assets.....	\$ 3,367,026.27	

IOWA INSURANCE REPORT.

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$ 66,408.04	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	97,858.00	
Losses resisted (not outlawed) including interest, costs and other expenses thereon	16,520.00	
Total amount of claims for losses.....	\$ 180,786.04	
Net amount of unpaid losses.....		\$ 180,786.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$896,246.12; unearned premiums (50 per cent).....	\$ 448,123.06	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,410,640.49; unearned premiums (pro rata) ..	729,059.72	
Total unearned premiums as computed above.....		\$ 1,177,182.78
All other liabilities.....		5,802.42
Total amount of all liabilities		\$ 1,363,771.24
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00	
Divisible surplus	1,003,255.03	2,003,255.03
Total.....		\$ 3,367,026.27

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899, of the previous year, as per line 5, under this heading in last year's statement....	\$ 178,246.554	\$ 2,251,530.44
Written or renewed during the year	151,157,717	1,741,658.38
Totals.....	\$ 329,404,271	\$ 3,993,188.82
Deduct those expired and marked off as terminated	118,186,700	1,534,780.50
In force at the end of the year.....	\$ 211,217,571	\$ 2,458,408.32
Deduct amount re-insured.....	13,519,753	151,521.71
Net amount in force ..	\$ 197,697,818	2,306,886.61

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...	No.
Losses incurred during the year.....	\$ 851,876.01
Total amount of the company's stock owned by the directors at par value	230,100.00
Total amount loaned to officers and directors	2,850.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 2,712,210.00
Gross premiums received.....	30,699.69
Losses paid.....	15,387.44
Losses incurred.....	9,970.55

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**UNITED STATES BRANCH OF THE NETHERLANDS INSURANCE
 COMPANY, ESTABLISHED 1845, OF THE HAGUE, HOLLAND,**

Organized under the laws of Holland, made to the Auditor of State of the State of Iowa, in
 pursuance to the laws thereof.

Trustees in the United States, COLGATE HOYT, Oyster Bay, N. Y., HOLLAND DAVIS, of New
 York City, DEXTER N. FORC, Montclair, N. J.

Managers for the United States, WREED & KENNEDY.

Principal office in United States, 29 and 31 Liberty St., New York City.

Organized or incorporated, April 13, 1845. Commenced business in United States July 28, 1897.

CAPITAL STOCK.

Amount of net ledger assets, December 31, of previous year....\$ 557,613.03

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
 ber 31.

Gross premiums and bills unpaid at close of previous year, as
 shown by that year's statement.....\$ 116,509.92

Net collected.....\$ 116,509.92

Gross premiums written and renewed during the year, as per item
 2, page 3, part VI.....618,226.33

Total.....\$ 734,736.25

Deduct gross premiums and bills in course of collection at this
 date.....52,320.95

Entire premiums collected during the year.....\$ 682,415.39

Deduct reinsurance, rebate, abatement and return premiums... 228,563.49

Received for premiums other than perpetuals.....\$ 453,851.81

Interest and dividends on stocks and bonds, \$14,383.61; from all
 other sources, \$984.43.....\$ 15,368.04

Total rents and interest.....15,368.04

Received from home office.....80,000.00

Total income during the year.....549,219.85

Total footings.....\$ 1,106,832.88

DISBURSEMENTS DURING YEAR.

As shown by the books at Home office at close of business De-
 cember 31st.

Gross amount paid for losses (including \$50,563.25 occurring in
 previous years).....\$ 428,351.70

Fire.

Deduct amounts received for salvages, on losses of the last or previous years, \$10,393.88; and from reinsurance in other companies, \$40,972.42.....

51,366.30

Net amount paid during the year for losses.....	\$	376,985.40
Remitted to home office.....		25,205.11
Commissions or brokerage to agents, less received on reinsurances.....		143,094.44
Salaries, fees and all other charges, officers, \$3,940.50; clerks, \$2,792.74; other employees, \$2,538.00.....		9,271.24
Taxes on premiums.....		13,062.73
Insurance department fees and agents' licenses, \$3,049.12 municipal licenses, \$1,125.93; tax on franchise \$867.49.....		5,042.54
Advertising, printing and stationery, \$5,177.13; miscellaneous, \$10,049.55.....		15,226.68
Losses on sales or maturity of ledger assets.....		1,697.00
Total expenditures during the year.....	\$	589,586.04
Balance	\$	517,246.84

LEDGER ASSETS

As per ledger accounts shown by the books at the United States branch office at close of business December 31st.

Book value of bonds excluding interest.....	\$	468,683.63
Cash in company's office, \$1,667.55; deposited in banks, \$46,895.66		48,563.21
Total	\$	517,246.84
Total net ledger assets, as per balances on page 1.....	\$	517,246.84

NON-LEDGER ASSETS.

Interest due.....		2,920.84
Total carried out.....	\$	2,920.84
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		5,548.87
Gross uncollected premiums in course of collection December 31st, not more than three months due, not included in ledger assets.....	\$	47,250.86
Deduct cost of collection, commission and brokerage.....		6,732.74
Net amount of uncollected premiums, not more than three months due not included in ledger assets.....	\$	40,518.12
Gross assets.....	\$	566,234.67
Total admitted assets.....	\$	566,234.67

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, (due, \$6,137.79; not yet due \$8,808.22) \$	14,946.01
Losses in process of adjustment, or in suspense, including all reported and supposed losses	21,165.67
Losses resisted (not outlawed), including interest, costs and other expenses thereon	3,875.00
Total amount of claims for losses	\$ 39,986.68
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	4,808.35
Net amount of unpaid losses	\$ 35,178.33

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$332,226.70; unearned premiums (50 per cent.)	\$ 166,113.35
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$117,694.75; unearned premiums (pro rata)	70,890.86
Total unearned premiums as computed above	\$ 237,004.21
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	164.26
Commissions, brokerage and other charges due to agents and brokers, on premiums paid	2,279.19
Retorna premiums, \$13,382.80; and reinsurance premiums, \$1,511.11; all other liabilities, viz.: miscellaneous, \$452.77.....	15,346.68
Total amount of all liabilities	\$ 289,972.67
Divisible surplus	276,262.00
Total	\$ 566,234.67

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 41,251,232	\$ 491,210.95
Written or renewed during the year	50,226,276	618,698.99
Total	\$ 91,477,508	\$ 1,109,909.94
Deduct those expired and marked off as terminated	52,231,184	625,587.07
In force at the end of the year	\$ 39,246,324	\$ 484,323.87
Deduct amount reinsured	3,203,617	34,401.42
Net amount in force	\$ 36,042,707	\$ 449,921.45

Largest amount written on any one risk, not deducting reinsurance, \$100,000.00.

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.

Losses incurred during the year, fire \$ 350,729.01

BUSINESS IN THE STATE OF IOWA DURING THE YEAR,

	Fire risks.
Gross risks written	\$ 267,616.00
Gross premiums received	4,559.07
Losses paid	1,119.73
Losses incurred	1,119.73

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NIAGARA FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HAROLD HERRICK.

Vice-President, GEORGE C. HOWE.

Secretary, GEORGE W. DEWEY

[Incorporated, July 1850. Commenced business August 1850.]

Home office, 4618 Cedar Street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for.	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31, of previous year....	2,290,572.20
Extended at.....	\$ 2,290,572.20

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 239,465.78
Net collected.....	\$ 239,465.78
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,318,518.90
Total.....	\$ 2,557,984.68
Deduct gross premiums and bills in course of collection at this date.....	270,139.43
Entire premiums collected during the year.....	\$ 2,287,845.25
Deduct reinsurance, rebate, abatement and return premiums...	634,023.60
Received for premiums other than perpetuals.....	\$ 1,653,821.65
Interest on real estate mortgage loans,.....	21,048.88
Interest and dividends on stocks and bonds, \$80,562.36; from all other sources, \$3,864.....	84,426.36
Total rents and interest.....	\$ 105,475.24
Total income during the year.....	1,759,296.80
Total footings.....	\$ 4,049,869.09

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses	\$ 1,326,920.15
Deduct amounts received for salvages	301,836.00
Net amount paid during the year for losses	\$ 1,025,084.15
Paid stockholders for interest or dividends; (amount declared during the year	50,000.00
Commissions or brokerage to agents, less received on reinsurances	314,451.55
Rents	18,037.69
Salaries, fees and all other charges, officers, \$28,500.00; clerks, \$49,806.37; other employees, \$78,275.23	156,581.60
Taxes on premiums	30,515.22
Insurance Dep't fees and agents' licenses, \$15,366.21; municipal licenses, \$1,786.68	17,152.89
Advertising, printing and stationery, \$17,299.46; legal expenses, \$4,166.18; furniture and fixtures, \$3,956.55; miscellaneous, \$102,328.88	128,251.07
Losses on sales or maturity of ledger assets, 64,838.57; other disbursements, viz., \$36,078.60	100,917.17
Total expenditures during the year	\$ 1,840,991.34
Balances	\$ 2,208,877.75

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens, \$169,000; other than first, \$142,375	\$ 311,375.00
Book value of bonds excluding interest \$905,000 and stocks \$925,000 (Schedule D)	1,830,000.00
Cash in company's office, \$654.28; deposited in bank \$66,848.47 ..	67,502.75
Total	\$ 2,208,877.75
Total net ledger assets, as per balances on page 1	\$ 2,208,877.75

NON-LEDGER ASSETS.

Interest accrued on mortgage	\$ 7,706.21
Interest accrued on bonds and stocks	2,466.67
Total carried out	\$ 10,172.88
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	440,450.00
Gross premiums in course of collection December 31st, not more than three months due	\$ 270,139.43
Deduct cost of collection, commission, and brokerage	42,749.34
Net amount of uncollected premiums, not more than three months due	\$ 227,390.09
Gross assets	\$ 2,886,890.72
Deduct Assets not Admitted.	
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks	30,250.00
Total admitted assets	\$ 2,856,640.72

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$	89,614.96	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		120,305.69	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		13,637.50	
Total amount of claims for losses.....	\$	223,558.15	
Deduct re-insurance due or accrued (give list of companies and amounts), Schedule E).....		50,729.46	
Net amount of unpaid losses.....			\$ 172,828.69
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,154,096.68; unearned premiums (50 per cent).....	\$	577,048.34	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,477,701.56; unearned premiums (pro rata).....		777,099.92	
Total unearned premiums as computed above.....	\$	1,354,147.26	
Reinsurance premiums.....		17,829.56	
Total amount of all liabilities.....			\$ 1,544,805.51
Joint stock capital actually paid up in cash.....	\$	500,000.00	
Divisible surplus.....		811,835.21	1,311,835.21
Total.....			\$ 2,856,640.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899.....	\$ 310,610.626	\$ 2,817,152.87
Written or renewed during the year.....	226,161.265	2,318,518.90
Total.....	\$ 536,771.891	\$ 5,135,671.77
Deduct those expired and marked off as terminated.....	209,311.670	2,073,215.09
In force on the 31st day of December, 1900.....	\$ 327,460.221	\$ 3,062,456.68
Deduct amount reinsured.....	48,222.936	430,658.44
Net amount in force.....	\$ 279,237.285	\$ 2,631,798.24

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year, fire.....	\$ 1,035,402.18
Total amount of the company's stock owned by the directors at par value.....	165,650.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the state of New York.....	250,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 2,558,482.00
Gross premiums received.....	39,922.22
Losses paid.....	22,516.38
Losses incurred.....	19,744.51
Amount at risk.....	2,558,482.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**UNITED STATES BRANCH OF THE NORTHERN ASSURANCE
 COMPANY OF LONDON.**

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, in pursuance of the law thereof.

General Manager, H. E. WILSON.

Principal offices in the United States, 38 Pine street, New York City, GEO. W. BABB, *Manager*;
 642 Monadnock Block, Chicago, G. H. LERMIT, *Manager*; 221 Sansome street, San Francisco, GEO. F. Grant, *Manager*.

Trustees in United States, EDWARD KING and CORNELIUS D. WOOD of New York.
 [Organized, 1836. Commenced business in 1836.]

CAPITAL DEPOSIT.

Amount of capital stock authorised \$15,000,000.00; subscribed at.	\$ 15,000,000.00
Amount of capital paid up in cash	1,500,000.00
Amount of net ledger assets, December 31st of previous year	2,345,332.86
Extended at	\$ 2,345,332.86

INCOME DURING YEAR.

As shown by the books at home office at close of
 business December 31st.

	Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 249,078.78
Deduct amount of same not collected	3,231.40
Net collected	\$ 245,847.38
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,711,992.40
Total	\$ 1,957,839.78
Deduct gross premiums and bills in course of collection at this date.	262,719.74
Entire premiums collected during the year	\$ 1,695,120.04
Deduct reinsurance, rebate, abatement and return premiums	506,041.30
Received for premiums other than perpetuals	\$ 1,189,078.74
Rents from company's property, including \$7,000.00 for company's use of own buildings.	7,000.00
Interest and dividends on stocks and bonds, \$79,450.00; from all other sources, \$473.01	79,923.01
Total rents and interest	\$ 86,923.01

Received from head office during the year.....	27,956.71
Total income during the year.....	\$ 1,303,958.46
Total footings.	\$ 3,649,291.32

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.
Gross amount paid for losses (including \$106,106.76 occurring in previous years).....	\$ 903,651.66
Deduct amounts received for salvages (on losses of the last or previous years) \$5,727.69; and from reinsurance in other companies, \$222,290.29	228,017.98
Net amount paid during the year for losses.....	\$ 675,633.68
Commissions or brokerage to agents, less received on reinsurances.....	190,242.18
Rents (including \$7,000 for company's use of own buildings), less \$625.00 from sub-leases	14,731.57
Salaries, fees and all other charges, officers, clerks, and other employees	87,510.60
Taxes on premiums, \$37,472.60; on real estate, \$1,670.04.	39,142.64
Insurance department fees and agents' licenses, \$7,511.80; municipal licenses, \$4,230.31; tax on franchise, \$2,821.13	14,563.24
Advertising, printing and stationery, \$12,073.56; legal expenses, \$451.64; repairs and expenses on real estate, \$383.25; furniture and fixtures, \$1,183.12; miscellaneous, \$107,785.07....	121,876.64
Remitted to head office during the year.....	131,334.29
Total expenditures during the year.....	\$ 1,275,034.84
Balance	\$ 2,374,256.48

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A) unincumbered	\$ 115,000.00
Book value of bonds excluding interest (Schedule D).....	2,162,868.75
Cash in company's office.....	1,872.61
Deposited in banks.....	105,551.96
Bills receivable, \$3,425.22; agent's debit balances, \$1,397.68....	4,822.90
Total.....	\$ 2,390,116.22
Deduct ledger liabilities:	
Agents' credit balances, \$74.98; all other, \$15,784.76.....	15,859.74
Total net ledger assets as per balances on page 1.....	\$ 2,374,256.48

NON-LEDGER ASSETS

Interest due, \$1,000.00, and accrued, \$6,216.33 on bonds and stocks.....	\$ 7,216.33
Total carried out.....	\$ 7,216.33
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D.....	112,761.25
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 258,112.85
Deduct cost of collection, commission and brokerage.....	39,469.07
Net amount of uncollected premiums, not more than three months due.....	218,643.78

Gross premiums in course of collection December 31st, more than three months due, carried in, \$7,838.29

Gross assets	\$ 2,712,877.84
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 1,397.68
Total.....	1,397.68
Total admitted assets.....	\$ 2,711,480.16

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 46,178.08
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	86,509.56
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	24,058.50
Total amount of claims for losses.....	\$ 156,746.14
Deduct re-insurance due or accrued as per Schedule E.....	6,110.67
Net amount of unpaid losses.....	\$ 150,635.47
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,022,899.54; unearned premiums (50 per cent).....	\$ 511,449.77
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$985,259.39; unearned premiums (pro rata)	510,238.32
Total unearned premiums as computed above.....	\$ 1,021,688.09
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	500.00
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	24.80
Return premiums, \$10,355.47; and re-insurance premiums, \$1,382.35.....	11,737.82
All other liabilities, viz.: Miscellaneous.....	337.75— 12,600.37
Total amount of all liabilities.....	\$ 1,184,923.93
Divisible surplus	1,526,556.23
Total	\$ 2,711,480.16

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 197,773,313	\$ 1,960,988.13
Written or renewed during the year	172,148,246	1,711,992.40
Total	\$ 369,921,559	\$ 3,672,980.53
Deduct those expired and marked off as terminated.....	157,227,510	1,556,042.58
In force at the end of the year	\$ 212,694,049	\$ 2,116,937.95
Deduct amount reinsured	12,054,059	108,779.02
Net amount in force	\$ 200,639,990	\$ 2,008,158.93
Largest amount written on any one risk, not deducting reinsurance, \$ 100,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No

Total premiums received in the United States since the organization of company.....\$ 21,545,787.22
 Losses incurred during the year. Fire.....692,980.41
 Total losses paid in the United States since the organization of the company.... 13,209,772.96

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 1,434,588.00
Gross premiums received.....	20,324.24
Losses paid.....	11,703.73
Losses incurred.....	11,706.56
Amount at risk. (Books not kept to show this.) Estimated.....	2,366,000.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

U. S. Branch Manager, E. G. RICHARDS. *Ass't U. S. Branch Manager*, J. F. HASTINGS.

Principal office, in United States, 54 William St., New York City.

Trustees in the U. S.—Adrian Iselin, Jr., George C. Rand, and Wm. Pierson Hamilton.

[Incorporated, Nov. 11, 1809. Commenced business in the United States, Aug. 16, 1866.]

Home office, 61 Threadneedle St., London, England.

Attorney to accept service in Iowa, Auditor of State.

CAPITAL STOCK.

Amount of capital stock authorized, \$15,000,000.00; subscribed for. \$ 13,750,000.00
 Amount of capital paid up in cash..... 3,437,500.00
 Amount of net ledger assets December 31st of previous year.... 3,507,207.80

Extended at.....\$ 3,507,207.80

INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$ 401,816.83

Net collected.....\$ 401,816.83
 Gross premiums written and renewed during the year, as per item 2, page 3 part VI..... 3,476,170.35

Total.....\$ 3,877,987.18
 Deduct gross premiums and bills in course of collection at this date 457,630.25

Entire premiums collected during the year.....\$ 3,420,356.93
 Deduct reinsurance, rebate, abatement, and return premiums.. 743,369.10

Received for premiums other than perpetuals.....\$ 2,676,987.83 \$ 2,676,987.83

Deposit premiums, received on perpetual risks	\$ 712.00
Interest and dividends on stocks and bonds	125,545.37
Total rents and interest .....	.. .....
Profit on sale or maturity of ledger assets during the year over book values ...	\$ 71,798.63
Received under twenty contracts	54,157.90
Total income during the year	\$ 2,929,181.73
Total footings	\$ 6,436,349.52

DISBURSEMENTS DURING YEAR.

FIRE.

Gross amount paid for losses (including \$237,230.83 occurring in previous years)	\$ 1,845,316.14
Deduct amounts received for salvages (on losses of the last or previous years), \$18,252.50; and from re-insurance in other companies, \$65,191.60	83,444.10
Net amount paid during the year for losses	\$ 1,761,872.04
Deposit premiums returned on perpetual risks	218.50
Commissions or brokerage to agents, less received on reinsurances	490,880.15
Rents	21,342.34
Salaries, fees and all other charges, officers, \$60,822.72; clerks, \$22,378.52; other employees, \$20,454.77	163,656.01
Taxes on premiums	46,677.73
Insurance department fees and agents' licenses, \$12,307.45; municipal licenses and internal revenue, \$33,613.74.	92,598.92
Advertising, printing and stationery, \$27,819.65; miscellaneous, \$130,787.53 ...	158,607.18
Remitted to home office	2,122.58
Profit and loss	8,313.19
Total expenditures during the year	2,699,610.91
Balances	\$ 2,736,778.62

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds and stocks (Schedule D)	\$ 3,565,435.28
Cash in company's office, \$28 466.05; deposited in banks, \$139,368.43	167,834.48
Due from other companies for reinsurance on losses paid	10,840.41
Milwaukee underwriters association, Milwaukee, Wis	181.00
Philadelphia underwriters association, Philadelphia, Pa	100.00
Bills receivable	1,060.60
Total	\$ 3,745,451.77
Deduct Ledger Liabilities:	
Agents' credit balances	8,673.15
Total net ledger assets, as per balances on page 1	\$ 3,736,778.62

NON-LEDGER ASSETS.

Interest due, \$30,910.00; and accrued, \$10,753 on bonds and stocks. \$	41,663.00
Total carried out	\$ 41,663.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	121,303.72
Gross premiums in course of collection December 31st, not more than three months due.	\$ 440,196.38

Deduct cost of collection, commission and brokerage.....	96,459.73	
Net amount of uncollected premiums, not more than three months due.....		\$ 343,736.65
Gross assets.....		\$ 4,243,481.99
Total admitted assets.....		\$ 4,243,481.96

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due, \$9,903.42; not yet due, \$97,269.05	107,172.47	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	188,050.56	
Losses resisted (not outlawed), including interest, costs, and other expenses thereon.....	58,139.10	
Total amount of claims for losses.....	\$ 353,362.13	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	35,959.68	
Net amount of unpaid losses.....		\$ 317,402.45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks. \$1,753,845.67; unearned premiums (50 per cent).....	\$ 876,922.83	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,219,214.98; unearned premiums (pro rata).....	1,133,727.23	
Total unearned premiums as computed above.....		\$ 2,010,650.06
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.....		5,313.51
Total amount of all liabilities.....		\$ 2,333,366.08
Divisible surplus.....		1,910,115.97
Total.....		\$ 4,243,481.99

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 411,348,317	\$ 3,974,922.38
Written or renewed during the year.....	375,618,688	3,476,170.35
Total.....	\$ 786,967,005	\$ 7,451,092.73
Deduct those expired and marked off as terminated.....	326,501,658	3,153,841.20
In force at the end of the year.....	460,465,347	4,297,251.53
Deduct amount reinsured.....	41,763,429	324,190.88
Net amount in force.....	\$ 417,704,918	\$ 3,973,060.65
Perpetual risks (not included above), \$223,470; Premiums on same, \$5,903.90.		
Largest amount written on any one risk, not deducting reinsurance, \$124,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$1,780,963.04; tornado, \$4,666.92.....	\$ 1,785,629.96
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Total amount of premiums received in the United States to date.....	58,881,801.16
Total losses paid in the United States to date.....	37,146,918.81

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 3,350,450.00	\$ 210,674.00	\$ 3,561,124.00
Gross premiums received.....	46,771.11	1,247.23	48,018.34
Losses paid.....	29,926.27	47.70	29,973.97
Losses incurred.....	32,945.06	47.70	32,992.76
Amount at risk.....			

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NORTH GERMAN INSURANCE COMPANY.

Organized under the laws of Germany, at Hamburg, made to the Auditor of State of the State of Iowa in pursuance to the laws thereof.

President, JACOB NORDHEIM.

U. S. Manager, ADOLPH LOEB.

General Manager, CLEMENS PERGER.

[Incorporated, May 28, 1868. Commenced business in United States September, 1893.]

Home office, 189-191 LaSalle street, Chicago.

CAPITAL STOCK.

Amount of ledger assets, December 31st of previous year.....	569,807.73
Extended at.....	\$ 569,807.73

INCOME DURING YEAR,

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 143,786.08
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	669,902.85
Total.....	\$ 813,688.93
Deduct gross premiums and bills in course of collection at this date.....	92,251.92
Entire premiums collected during the year.....	\$ 721,437.01
Deduct reinsurance, rebate, abatement and return premiums...	283,848.73
Received for premiums other than perpetuals.....	\$ 437,588.28
Interest on real estate mortgage loans.....	\$ 4,591.27
Interest and dividends on stocks and bonds.....	14,808.80
Total rents and interest.....	\$ 19,400.07
Profit on sale or maturity of ledger assets during the year over book values.....	1,733.76
Received from home office.....	69,646.88
Total income during the year.....	\$ 528,418.99
Total footings.....	\$ 1,098,226.72

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$48,639.64 occurring in previous years).....	\$	489,404.16	
Deduct amounts received for salvages (on losses of the last or previous years) \$3,377.68; and from reinsurance in other companies, \$82,442.79.....		85,820.47	403,583.69
Net amount paid during the year for losses.....	\$	403,583.69	
Commissions or brokerage to agents, less received on reinsurances'.....			113,359.63
Rents.....			1,871.62
Salaries, fees and all other charges, officers, \$3,750.....			23,186.42
Taxes on premiums.....			10,812.66
Insurance department fees and agents' licenses, \$2,940.34; municipal licenses, \$1,508.06; tax on franchise, \$102.21.....			4,550.61
Advertising, printing and stationery, \$2,508.34; furniture and fixtures, \$268.64; miscellaneous, \$17,161.29.....			19,938.79
Interest remitted to home office.....			15,667.68
Total expenditures during the year.....	\$	592,971.10	
Balances.....	\$	505,255.62	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$	555,000.00	
Book value of bonds, excluding interest.....		357,311.89	
Cash in company's office, \$1,646.55; deposited in banks, \$11,970.05.....		13,616.60	
Certificate of deposits in hands of trustee.....		79,327.13	
Total.....	\$	505,255.62	
Total net ledger assets, as per balances on page 1.....			505,255.62

NON-LEDGER ASSETS.

Interest due, \$500; and accrued, \$329.61 on mortgages.....	\$	829.61	
Interest accrued on bonds and stocks.....		1,250.82	
Total carried out.....			2,080.43
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	\$	13,954.36	
Gross premiums in course of collection December 31st, not more than three months due.....	\$	92,251.92	
Deduct cost of collection, commission and brokerage.....		26,977.41	
Net amount of uncollected premiums, not more than three months due.....			65,274.51
Due from other companies for reinsurance on losses already paid.....			3,086.52
Total admitted assets.....	\$	588,651.44	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	4,426.48	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	26,046.40	
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....		19,900.00	
Total amount of claims for losses.....	\$	50,372.88	

Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.	12,442 83	
Net amount of unpaid losses.....		\$ 37,930.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$35.184.97; unearned premiums (50 per cent).....	177,592.48	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$211,016.51; unearned premiums (pro rata)...	109,951.95	
Total unearned premiums as computed above.....		287,544.43
Return premiums.....		18,772.75
Total amount of all liabilities.....		\$ 344,247.23
Joint stock capital actually paid up in cash.....	200,000.00	
Reserve or guaranty fund, represented by scrip or otherwise....	45,404.21	
Divisible surplus.....		245,404.21
Total.....		\$ 589,651.44

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 62,802,507	\$ 813,471.67
Written or renewed during the year.....	53,045,619	669,902.85
Total.....	\$ 115,848,126	\$ 1,483,374.52
Deduct those expired and marked off as terminated.....	69,962,409	874,976.92
In force at the end of the year.....	\$ 45,885,717	\$ 608,397.60
Deduct amount reinsured.....	2,821,841	42,195.76
Net amount in force.....	\$ 43,063,876	\$ 566,201.84
Largest amount written on any one risk not deducting reinsurance.....		\$ 10,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year.....	\$387,412.46
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 457,099.00
Gross premiums received.....	5,795.59
Losses paid	6,785.25
Losses incurred.....	6,788.25
Amount at risk.....	703,653.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NORTHWESTERN NATIONAL INSURANCE COMPANY.

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, ALFRED JAMES.
Secretary, W. D. REED.

First Vice-President, WILFORD M. PATTON.
Second Vice-President, A. F. JAMES.

[Incorporated, February 20, 1869. Commenced business, July 1, 1869.]

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for..	\$ 600,000.00
Amount of capital paid up in cash.....	600,000.00
Amount of net ledger assets, December 31st of previous year....	2,609,016.85
Extended at	\$ 2,609,016.85

INCOME DURING YEAR.

As shown by the books at home office at close
of business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement..	\$ 81,735.73	
Deduct amount of same not collected.....	1,502.65	
Net collected.....	\$ 80,233.08	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,272,260.63	18,023.98
Total.....	\$ 1,352,493.71	\$ 18,023.98
Deduct gross premiums and bills in course of col- lection at this date	97,662.25	
Entire premiums collected during the year.	\$ 1,254,831.46	\$ 18,023.98
Deduct re-insurance, rebate, abatement, and return premiums.....	234,339.19	155.32
Received for premiums, other than per- petuals	\$ 1,020,492.27	\$ 17,868.66
Interest on real estate mortgage loans.....		48,073.53
Interest and dividends on stocks and bonds. \$62,- 637.64; from all other sources, \$1,806.12		64,443.76
Total rents and interest.....		\$ 112,517.29
Profit on sale or maturity of ledger assets during the year over book values.....		11,693.75
Total income during the year		\$ 1,162,571.97
Total footings.....		\$ 3,771,588.82

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses, including \$44,114.71 occurring in previous years.....	498,439.70	\$ 2,543.26
Deduct amounts received for salvages (on losses of the last or previous years), \$895.85 and from reinsurance in other companies, \$43,494.22....	44,390.07	.....
Net amount paid during the year for losses...	\$ 454,049.63	\$ 2,543.26
Paid stockholders for interest or dividends (amount declared during the year).....		72,000.00
Commissions or brokerage to agents, less received on reinsurance.....		232,424.65
Salaries and allowances to agents.....		40,353.02
Rents.....		10,648.96
Salaries, fees and all other charges, officers, \$27,125; clerks, \$21,707.57; other employees, \$26,509.33		75,341.90
Taxes on premiums.....		37,752.75
Insurance department fees and agents' licenses, \$8,408.19; municipal licenses, \$1,426.07....		9,834.26
Advertising, printing and stationery, \$7,459.42; legal expenses, \$350; miscellaneous, \$38,763.69.....		46,573.11
Losses on sales or maturity of ledger assets.....		199.57
Total expenditures during the year		\$ 981,721.11
Balances		\$ 2,789,867.71

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 1,014,156.67
Book value of bonds excluding interest, \$1,530,029.62; and stocks, \$38,169.75 (Schedule D).....	1,568,198.37
Cash in company's office, \$9,378.48; deposited in banks, \$121,609.27	130,987.75
Agents' debit balances (secured).....	79,408.22
Total	\$ 2,792,751.01
Deduct ledger liabilities:	
Agents' credit balances, \$1,399.29; all other, \$1,494.01.....	2,883.30

Total net ledger assets, as per balances on page 1..... **\$ 2,789,867.71**

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	7,741.59
Interest accrued on bonds and stocks.....	5,333.32
Total carried out.....	\$ 13,074.91
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	25,181.63
Gross premiums in course of collection December 31st, not more than three months due.....	97,662.25
Deduct cost of collection, commission and brokerage.....	24,415.56
Net amount of uncollected premiums, not more than three months due	\$ 73,246.69
Total admitted assets.....	\$ 2,901,370.94

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$	6,016.28	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		48,435.94	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		1,200.00	
Total amount of claims for losses.....	\$	55,652.12	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....		5,024.50	
Net amount of unpaid losses.....	\$		50,627.62
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$488,130.39; unearned premiums (50 per cent).....	\$	244,665.19	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,945,870.94; unearned premiums (pro rata)...		987,778.71	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired inland navigation risks, \$16,666.52; unearned premiums (50 per cent).....		8,333.26	
Total unearned premiums as computed above.....	\$	1,240,177.16	
All other liabilities, viz: Due insurance companies, \$7,785.42; due special agents and attorneys, \$2,150.....		9,935.42	
Total amount of all liabilities.....	\$	1,300,740.20	
Joint stock capital actually paid up in cash.....	\$	600,000.00	
Divisible surplus.....		1,000,650.74	1,600,650.74
Total.....	\$	2,901,370.94	

MISCELLANEOUS

	Fire risks.	Premiums thereon.	Marine and Inl'd.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.	\$ 241,181,270	\$ 2,426,060.02	\$	\$
Written or renewed during the year.	136,092,243	1,272,260.63	217,178.00	18,023.98
Total	\$ 377,273,513	\$ 3,698,320.65	\$ 217,178.00	\$ 18,023.98
Deduct those expired and marked off as terminated.....	104,357,635	1,032,500.10	17,600.00	1,357.40
In force at the end of the year.....	\$ 272,915,878	\$ 2,665,820.55	\$ 199,578.00	\$ 16,666.58
Deduct amount reinsured	23,608,391	231,819.22	.....	.....
Net amount in force.....	\$ 249,307,487	\$ 2,434,001.33	\$ 199,578.00	\$ 16,666.52

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No

Losses incurred during the year, fire, \$445,520.78; marine and inland, \$5,958.20; tornado, \$9,159.36..... \$ | 460,638.40 |

Total amount of the company's stock owned by the directors at par value..... | 309,400.00 |

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 5,418,860.00	\$ 956,214.00	\$ 6,375,074.00
Gross premiums received.....	67,419.19	5,016.45	72,435.64
Losses paid.....	29,099.95	652.27	89,752.22
Losses incurred.....	27,919.48	644.01	28,563.49
Amount at risk.....	10,599,582.00	4,328,770.00	14,928,352.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NORWICH FIRE INSURANCE SOCIETY.

Organized under the laws of the Kingdom of Great Britain made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Trustees—Citizens of the United States in whom the assets of the United States branch are vested:

ANSON W. HARD, J. KENNEDY TOD, W. EMLÉN ROOSEVELT.
Resident Manager, J. MONTGOMERY HARE.

[Society organized, 1797. Commenced business in the U. S. 1877.]

Principal office of the U. S. branch. 56 and 58 Pine street, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,500,000; subscribed for....	\$ 5,500,000.00
Amount of capital paid up in cash.....	660,000.00
Amount of net ledger assets, December 31st of previous year ...	2,055,938.50
Extended at.....	\$ 2,055,938.50

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 241,213.32
Net collected	\$ 241,213.32
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,173,900.51
Total	\$ 2,415,113.83
Deduct gross premiums and bills in course of collection at this date	253,883.20
Entire premiums collected during the year.....	\$ 2,161,230.63
Deduct reinsurance, rebate, abatement and return premiums...	517,733.66
Received for premiums, other than perpetuals.....	\$ 1,643,496.97
Interest on real estate mortgage loans.....	1,800.00
Interest and dividends on stocks and bonds.....	70,061.22
Total rents and interest.....	\$ 71,861.22
Profit on sale or maturity of ledger assets during the year over book values.....	43,634.59
Total income during the year.....	\$ 1,758,992.78
Total footings.....	\$ 3,814,931.28

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses.....	\$ 1,196,016.47	
Deduct amounts received for salvages (on losses of the last or previous years), \$16,041.80; and from reinsurance in other companies, \$125,693.57.....		141,735.37
Net amount paid during the year for losses.....	\$ 1,054,281.10	\$ 1,054,281.10
Commissions or brokerage to agents, less received on reinsurance.....		319,644.69
Rents.....		16,895.74
Salaries, fees and all other charges, officers, \$39,925.94; clerks, \$43,348.15; other employees, \$65,615.38.....		148,889.47
Taxes on premiums, \$22,377.22; other taxes, \$11,329.63.....		33,706.85
Insurance department fees and agents' licenses, \$10,986.66; municipal licenses, \$5,326.26; tax on franchise, \$1,490.24....		17,803.16
Advertising, printing and stationery, \$17,903.58; legal expenses, \$944.77; furniture and fixtures, \$1,207.59; miscellaneous, \$71,294.34.....		91,350.25
Cash remitted to home office.....		104,714.99
Total expenditures during the year.....		\$ 1,787,286.28
Balances.....		\$ 2,027,645.00

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 40,000.00	
Book value of bonds excluding interest, \$1,267,498.22; and stocks, \$544,740.08 (Schedule D).....	1,812,238.30	
Cash in company's office, \$1,891.88; deposited in banks, \$173,514.82.....	175,406.70	
Total.....	\$ 2,027,645.00	
Total net ledger assets, as per balance on page 1.....		\$ 2,027,645.00

NON LEDGER ASSETS.

Interest accrued, on mortgages.....	\$ 150.00	
Interest accrued on bonds and stocks.....	20,501.16	
Total carried out.....		\$ 20,651.16
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		114,665.45
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 231,940.13	
Deduct cost of collection, commission and brokerage.....	44,437.30	
Net amount of uncollected premiums, not more than three months due.....		\$ 187,502.83
Due from other companies for reinsurance on losses already paid (see schedule below).....		1,755.34
Total admitted assets.....		\$ 2,352,219.78

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 67,186.17
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	69,899.60

IOWA INSURANCE REPORT.

287

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	21,475.00	
Total amount of claims for losses.....	\$ 158,560.77	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	14,288.41	
Net amount of unpaid losses.....		\$ 144,272.36
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,252,434.03; unearned premiums (50 per cent.).....	\$ 626,217.02	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,207,516.97; unearned premiums (pro rata).....	621,004.02	
Total unearned premiums as computed above.....		\$ 1,247,221.04
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		16,632.52
Return premiums, \$8,057.27; and reinsurance premiums, \$3,018.63		11,075.90
Total amount of all liabilities.....		\$ 1,419,201.82
Divisible surplus.....		933,017.96
Total.....		\$ 2,352,219.78

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 260,874,499	\$ 2,523,041.79
Written or renewed during the year.....	213,128,154	2,173,900.51
Total.....	\$ 474,002,653	\$ 4,696,942.30
Deduct those expired and marked off as terminated.....	199,982,220	1,995,482.76
In force at the end of the year.....	\$ 274,020,433	\$ 2,701,459.54
Deduct amount reinsured.....	25,076,585	241,508.54
Net amount in force.....	\$ 248,943,848	\$ 2,459,951.00
Largest amount written on any one risk, not deducting reinsurance, \$39,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 1,042,936.97
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 3,208,581.00
Gross premiums received.....	34,328.56
Losses paid.....	10,525.26
Losses incurred.....	10,822.76
Amount at risk.....	3,510,296.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ORIENT INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, A. G. McILWAINE.

First Vice-President, CHAS. B. WHITING.

Secretary, JAMES WYPER.

[Incorporated, June, 1867 Commenced business January, 1872.]

Home office, 5 Haynes street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000.00; subscribed for.	\$ 500,000.00
Amount of capital paid up in cash.	500,000.00
Amount of net ledger assets, December 31st of previous year.	2,236,471.20
Extended at.....	\$ 2,236,471.20

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement.	\$ 110,443.61	\$ 1,206.39	
Deduct amount of same not collected	3,766.95		
Net collected.....	\$ 106,676.66	\$ 1,206.39	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,882,964.19	\$ 8,392.37	
Total.....	\$ 1,989,640.85	\$ 9,598.76	
Deduct gross premiums and bills in course of collection at this date.....	207,634.14		
Entire premiums collected during the year.	\$ 1,782,006.71	\$ 9,598.76	
Deduct reinsurance, rebate, abatement and re- turn premiums.....	647,473.92	9,419.56	
Received for premiums other than perpetuals.	\$ 1,134,532.79	\$ 179.20	\$ 1,134,711.99
Rents.....		2,343.67	
Interest on real estate mortgage loans, \$11,886.35; on other collateral loans, \$28.34.....		11,914.69	
Interest and dividends on stocks and bonds, \$42,882.45; from all other sources, \$18,707.35.....		61,589.80	
Total rents and interest.....			\$ 75,848.16
Profit on sale or maturity of ledger assets during the year over book values.....			67,457.23

IOWA INSURANCE REPORT.

289

From all other sources, viz.: (Itemize profit and loss account)	
profit and loss, \$12.00; readjustment of ledger assets, \$3,339.53	3,351.53
Total income during the year.	\$ 1,281,368.91
Total footings.	\$ 3,517,840.11

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$152,196.93 occurring in previous years)...	\$ 1,038,438.05	\$ 21,102.17	
Deduct amounts received for salvages (on losses of the last or previous years), \$4,865.08; and from reinsurance in other companies, \$115,930.48	120,281.94	513.62	
Net amount paid during the year for losses.	\$ 918,156.11	\$ 20,588.55	\$ 938,744.66
Paid stockholders for interest or dividends (amount declared during the year).			25,000.00
Commissions or brokerage to agents, less received on reinsurances.			246,574.94
Rents.			7,951.28
Salaries, fees and all other charges, officers, \$26,135.14; clerks, \$25,946.55; other employees, \$34,970.09.			87,051.78
Taxes on premiums, \$24,139.48; on real estate, \$2,337.09.			26,476.57
Insurance department fees and agents' licenses, \$11,841.71, municipal licenses, \$4,578.72.			16,420.43
Advertising, printing and stationery, \$6,407.72; legal expenses, \$1,055.00; repairs and expenses on real estate, \$1,502.87.			8,965.59
Furniture and fixtures, \$1,450.62; miscellaneous, \$74,352.23; agency charges, \$22,563.62.			98,366.47
Interest on collateral.			982.34
Total expenditures during the year.			\$ 1,456,534.06
Balances			\$ 2,061,306.05

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.	\$ 118,373.19
Mortgage loans on real estate (Schedule B), first liens.	173,675.00
Book value of bonds excluding interest, \$1,318,396.67; and stocks, \$399,801.33 (Schedule D)	1,718,198.00
Cash in company's office, \$5,551.72; deposited in banks, \$49,961.63	55,513.35
Special deposit New Mexico.	5,000.00
Total.	\$ 2,070,759.54
Deduct ledger liabilities:	
Borrowed money.	9,453.49
Total net ledger assets, as per balances on page 1	\$ 2,061,306.05

NON-LEDGER ASSETS.

Interest due, \$4,700.25; and accrued, \$601.51, on mortgages.	\$ 5,301.76
Interest due, \$19,620.50; and accrued, \$5,922.47, on bonds and stocks.	25,542.97
Rents due.	500.00
Total carried out	\$ 31,344.

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	89,327.92
Gross premiums in course of collection December 31st, not more than three months due	\$ 203,551.25
Deduct cost of collection, commission and brokerage	33,895.36
Net amount of uncollected premiums, not more than three months due	\$ 169,655.89
Reinsurance due from other companies on paid losses	3,367.75
Gross assets	\$ 2,355,002.34
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value—real estate	19,312.86
Total admitted assets	\$ 2,335,689.48

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.	\$ 13,011.77
Losses in process of adjustment, or in suspense, including all reported and supposed losses	208,431.76
Losses resisted (not outlawed), including interest, costs and other expenses thereon	18,852.11
Total amount of claims for losses	\$ 240,295.64
Deduct reinsurance due or accrued, as per Schedule E	18,097.40
Net amount of unpaid losses	\$ 222,198.24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$875,604.08; unearned premiums (50 per cent)	\$ 437,802.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$959,261.89; unearned premiums (pro rata)	490,802.76
Total unearned premiums as computed above	\$ 928,604.80
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	2,500.00
Return premiums, \$1,820.98; and reinsurance premiums, \$20,639.53; less commissions	\$ 4,115.43
18,345.08	
Total amount of all liabilities	\$ 1,171,648.12
Joint stock capital actually paid up in cash	\$ 500,000.00
Divisible surplus	664,041.36
1,164,041.36	
Total	\$ 2,335,689.48

MISCELLANEOUS.

	Fire risks.	Premiums thereon	Marine and Inland.	Premiums thereon.
In force on the 31st day of December of the previous year	\$ 174,075,899	\$ 2,018,743.75	\$ 762,436	\$ 23,730.25
Written or renewed during year	188,790,718	1,882,964.19	266,264	8,392.37
Total	\$ 362,866,617	\$ 3,901,707.94	\$ 1,028,700	\$ 32,122.62
Deduct those expired and marked off as terminated	155,425,077	1,858,293.30	610,725	25,388.75
In force at the end of the year. ..	\$ 207,441,540	\$ 2,043,414.64	\$ 417,975	\$ 6,733.87

Deduct amount reinsured.....	39,176.133	208,548.69	417,975	6,733.87
Net amount in force.....\$	168,265,407	\$ 1,834,865.95	.....	.....
Largest amount written on any one risk, not deducting reinsurance, \$60,000.	.....	.....	.....	.....

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year, fire, \$944,862.78; marine and inland, \$31,379.19.	\$ 976,241.97
Total amount of the company's stock owned by the directors at par value.....	3,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 994,772.00
Gross premiums received.....	13,590.00
Losses paid.....	15,384.00
Losses incurred.....	15,623.00
Amount at risk.....	1,486,437.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PACIFIC FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRANK F. STINSON.

Secretary, GEORGE JEREMIAH

[Incorporated, April 16, 1851. Commenced business, April 29th, 1851.]

Home office, 31 Pine Street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....\$	200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year....	644,194.37
Extended at.....	\$ 644,194.37

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	83,568.88
Deduct amount of same not collected.....	230.26
Net collected.....\$	83,338.62
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	619,228.49
Total.....\$	702,567.11

Deduct gross premiums and bills in course of collection at this date	77,393.86	
Entire premiums collected during the year.....\$	625,173.25	
Deduct reinsurance, rebate, abatement and return premiums...	224,542.37	
Received for premiums other than perpetuals.....	400,630.88	\$ 400,630.88
Rents	253.24	
Interest on real estate mortgage loans.....	10,397.15	
Interest and dividends on stocks and bonds.....	14,113.97	
Total rents and interest.....		24,764.36
Profit on sale or maturity of ledger assets during the year over book values.....		43,557.41
From other sources, viz: received account old profit and loss items, etc.....		114.10
Total income during the year.....		469,066.75
Total footings.....		\$ 1,113,261.12

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$74,550.12 occurring in previous years).....\$	378,786.29	
Deduct amounts received for salvages (on losses of the last or previous years) \$3,720.15; and from reinsurance in other companies, \$72,286.75.....	76,006.90	
Net amount paid during the year for losses.....		\$ 302,779.39
Paid stockholders for interest or dividends; amount declared during the year.....		20,000.00
Commissions or brokerage to agents, less received on reinsurances		94,688.55
Salaries and allowances to agents.....		1,171.48
Rents, less \$1,200 from sub leases.....		2,590.00
Salaries, fees and all other charges; officers, \$14,893.32; clerks, \$15,244.38; other employees, \$11,999.13.....		42,136.83
Taxes on premiums, \$8,888.29; on real estate, \$197.46.....		9,085.75
Insurance department fees and agents' licenses, \$3,366.70; municipal licenses, \$1,125.32.....		4,492.02
Advertising, printing and stationery, \$3,101.67; legal expenses, \$600.00; furniture and fixtures, \$336.79; miscellaneous, \$25,519.82.....		29,558.28
Other disbursements, viz: legal advertising, \$421.54; interest on borrowed money, \$2,209.20; profit and loss account, protested checks, etc, \$604.07.....		3,234.81
Total expenditures during the year.....		509,737.11
Balances		\$ 603,524.01

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....\$	9,015.50
Mortgage loans on real estate (Schedule B), first liens.....	189,600.00
Book value of bonds excluding interest, \$310,000.00, and stocks, \$90,300.00 (Schedule D).....	400,300.00
Cash in company's office, \$1,747.32; deposited in banks, \$61,861.19.....	63,608.51
Total	\$ 662,524.01

Deduct ledger liabilities:

Borrowed money	59,000.00	
Total net ledger assets, as per balances on page 1.....		\$ 603,524.01

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,488.23	
Interest accrued, \$1,837.09; on bonds and stocks.....	1,837.09	
Interest accrued, \$410.00 on other assets.....	410.00	
Total carried out.....		3,735.32
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		35,594.50
Gross premiums in course of collection December 31st, not more than three months due	75,898.85	
Deduct cost of collection, commission and brokerage.....	15,909.35	
Net amount of uncollected premiums not more than three months due		59,989.50
Gross premiums in course of collection December 31st, more than three months due, carried in, \$1,495.05		
Gross assets.....		\$ 702,843.33
Total admitted assets.....		\$ 702,843.33

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 24,911.29	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	39,585.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,500.00	
Total amount of claims for losses.....	\$ 65,996.29	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E	24,652.69	
Net amount of unpaid losses.....		\$ 41,343.60
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$290,217.95; unearned premiums (50 per cent).....	\$ 145,108.97	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$346,311.31; unearned premiums (pro rata)....	174,838.21	
Total unearned premiums as computed above.....		\$ 319,947.18
Interest due or accrued remaining unpaid.....		375.38
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		7,916.66
Return premiums, \$833.99; and reinsurance premiums, \$11,283.06		12,117.05
Total amount of all liabilities		\$ 381,699.87
Joint stock capital actually paid up in cash.....	200,000.00	
Divisible surplus	121,143.46	321,143.46
Total.....		\$ 702,843.33

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 78,725.094	\$ 725,069.52
Written or renewed during the year.....	61,847.417	619,228.49
Total.....	\$ 140,572.511	\$ 1,344,298.01
Deduct those expired and marked off as terminated.....	58,066.774	566,112.81
In force at the end of the year.....	\$ 82,505.737	\$ 778,185.20
Deduct amount reinsured.....	15,657.283	141,655.94
Net amount in force.....	\$ 66,848.454	\$ 636,529.26
Largest amount written on any one risk, not deducting reinsurance, \$20,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year.....\$ 275,859.82
 Total amount of the company's stock owned by the directors at par value.....50,100.00
 Does any officer, director, or trustee receive a commission or royalty on the business of the company.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks
Gross risks written.....	\$ 1,059,610.00
Gross premiums received.....	13,919.43
Losses paid.....	9,703.73
Losses incurred.....	6,664.33
Amount at risk.....	1,695,298.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PALATINE INSURANCE COMPANY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Manager, A. H. WRAY.

Assistant Manager, C. J. HOLMAN.

[Incorporated, August 22, 1900]

Home office. 24-26 Cornhill, London, England.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....\$ 500,000.00
 Amount of capital paid up in cash.....500,000.00

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Received from home office.....	\$ 892,000.00
Total income during the year.....	\$ 892,000.00
Total footings.....	\$ 892,000.00
Balances.....	\$ 892,000.00

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest \$430,500; and stocks \$461,500 (Schedule D)	\$ 892,000.00
Total net ledger assets, as per balances on page 1.	\$ 892,000.00
Gross assets	\$ 892,000.00
Total admitted assets	\$ 892,000.00
Divisible surplus	892,000.00
Total	\$ 892,000.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PELICAN ASSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. D. IRVING.

Vice-President, E. B. CLARK.

Asst. Secretary, A. D. IRVING, JR.

Second Vice-President and Secretary, L. P. BAYARD.

[Incorporated, March 7, 1899. Commenced business, May 1, 1899.

Home office, 37 and 39 Liberty street, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for...	\$ 200,000.00
Amount of capital stock paid up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year	325,679.98
Extended at.	\$ 325,679.98

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	17,456.03	Fire.	
Net collected	\$	17,456.03		
Gross premiums written and renewed during the year, as per item 2, page 3. part VI.....		190,036.57		
Total.....	\$	207,492.60		
Deduct gross premiums and bills in course of collection at this date		27,721.00		
Entire premiums collected during the year.....	\$	179,771.60		
Deduct reinsurance, rebate, abatement and return premiums...		46,118.90		
Received for premiums other than perpetuals.....	\$	133,652.70	\$	133,652.70
Interest and dividends on stocks and bonds.....		9,221.57		
Total rents and interest	\$	9,221.57		
Total income during the year				142,874.27
Total footings.....			\$	463,554.25

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$8,814.93 occurring in previous years)	\$ 71,202.65	
Deduct amounts received for salvages (on losses of the last or of previous years), \$2,070.19; and from re-insurance in other companies, \$3,498.96.....	5,569.15	
Net amount paid during the year for losses.....	\$ 65,633.50	\$ 65,633.50
Commissions or brokerage to agents, less received on reinsurances		34,283.42
Salaries, fees and all other charges, officers.....		4,140.00
Taxes on premiums		3,566.25
Insurance department fees and agents' licenses.....		1,097.14
Advertising, printing and stationery, \$1,158.93 furniture and fixtures, \$12.00; miscellaneous, \$6,625.33.....		7,796.26
Total expenditures during the year	\$ 116,516.57	
Balance.....	\$ 352,037.68	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest..	\$ 332,014.26	
Cash deposited in bank.....	18,709.29	
Re-insurance due on losses already paid.....	1,314.13	
Total.....	\$ 352,037.68	
Total net ledger assets, as per balance on page 1.....	\$ 352,037.68	

NON-LEDGER ASSETS

Interest due and accrued on bonds and stocks.....	\$ 2,723.20	
Total carried out.....	\$ 2,723.20	
Market value (not including interest, in item 9) of bonds and stocks over book value, as per Schedule D		5,232.74
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 27,321.44	
Deduct cost of collection, commission and brokerage.....	6,896.21	
Net amount of uncollected premiums, not more than three months due.....		20,425.23
Gross assets	\$ 380,418.85	
Total admitted assets.....	\$ 380,418.85	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 1,496.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	16,737.00	
Total amount of claims for losses... ..	\$ 18,233.00	
Deduct reinsurance due or accrued, as per Schedule E	3,021.00	
Net amount of unpaid losses.....	\$ 15,212.00	

Gross premiums (less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$112,613.86 unearned premiums (50 per cent).....	\$	56,306.93
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$23,374.85; unearned premiums (pro rata)...		17,465.82
Total unearned premiums as computed above.....	\$	73,772.75
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		1,428.93
Return premiums, \$4,670.67; and reinsurance premiums, \$2,059.50.....	\$	6,730.17
Total amount of all liabilities.....	\$	97,143.85
Joint stock capital actually paid up in cash.....	\$	200,000.00
Divisible surplus		83,275.00
Total.....	\$	380,418.85

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 7,693,021	\$ 64,384.18
Written or renewed during the year.....	20,889,907	190,036.57
Total	\$ 28,582,928	\$ 254,420.75
Deduct those expired and marked off as terminated.....	11,286,797	96,323.94
In force at end of the year	\$ 17,296,131	\$ 158,096.81
Deduct amount reinsured.....	2,372,239	22,108.10
Net amount in force.....	14,923,892	\$ 135,988.71
Largest amount written on any one risk, not deducting reinsurance, \$7,500.00.		

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.

Losses incurred during the year, fire	\$ 72,186.94
Total amount of the company's stock owned by the directors at par value.....	6,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 55,800.00
Gross premiums received.....	732.75
Losses paid	14.48
Losses incurred	14.48
Amount at risk	58,590.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PENNSYLVANIA FIRE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, R. DALE BENSON.

Vice-President, JOHN L. THOMPSON.

Secretary, W. GARDNER CROWELL.

[Incorporated, March, 1825.]

Commenced business, April, 1825.]

Home Office, 510 Walnut Street,

CAPITAL STOCK.

Amount of capital stock authorized \$400,000.00; subscribed for..	\$ 400,000.00
Amount of capital paid up in cash	400,000.00
Extended at.....	\$ 4,813,927.09

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. \$ 268,890.50
Net collected.....	\$ 268,890.50
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,531,808.12
Total.....	\$ 2,800,698.62
Deduct gross premiums and bills in course of collection at this date	285,093.78
Entire premiums collected during the year.....	\$ 2,515,604.84
Deduct reinsurance, rebate, abatement and return premiums....	596,610.30
Received for premiums other than perpetuals.....	\$ 1,918,994.54
Deposit premiums, received on perpetual risks.....	36,332.28
Rents.....	\$ 9,668.43
Interest on real estate mortgage loans, \$29,204.62; on other col- lateral loans, \$10,436.16.....	
Interest and dividends on stocks and bonds \$162,323.59 from all other sources \$1,597.47....	203,561.84
Total rents and interest.....	\$ 213,230.27
Profit on sale or maturity of ledger assets during the year over book values	18,650.00
Transfers, etc.....	1,061.28
Total income during the year.....	2,188,268.37
Total footings	\$ 7,002,195.46

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Gross amount paid for losses.....	\$ 1,375,518.85
Deduct amounts received for salvages (on losses of the last or previous years) and from reinsurance in other companies....	124,508.69
Net amount paid during the year for losses.	\$ 1,251,010.16
Deposit premiums returned	\$ 21,762.54
Paid stockholders for interest or dividends (amount declared during the year)	100,000.00
Commissions or brokerage to agents, less received on reinsur- ances.....	445,125.67
Salaries, fees and all other charges, officers, \$33,500.00 clerks, \$15,260.00; other employees, \$44,838.00.....	93,598.00
Taxes on premiums \$30,120.34; on real estate, \$3,430.79.....	33,551.11
Insurance department fees and agents' licenses, \$10,951.01; munic- ipal licenses, \$6,251.42; internal revenue, \$11,156.81.....	28,359.24
Advertising, printing and stationery, \$24,090.94; repairs and ex- penses on real estate, \$3,922.79; miscellaneous, \$73,771.21...	101,844.94
Losses on sales or maturity of ledger assets.....	15,604.80
Total expenditures during the year.	2,090,856.46
Balances	\$ 4,911,339.00

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st

Book value real estate (Schedule A), unincumbered	\$ 228,534.34
Mortgage loans on real estate (Schedule B), first liens.....	735,100.00
Loans secured by pledge of bonds, stocks, or other collateral, Schedule C.....	243,200.00
Book value of bonds excluding interest, \$3,491,251.41 and stocks \$65,868.73 (Schedule D).....	3,557,120.14
Cash in company's office, \$1,632.91; deposited in banks, \$144,051.61.....	145,684.52
Bills receivable.....	1,700.00
Total.....	\$ 4,911,339.00
Total net ledger assets, as per balances on page 1..	\$ 4,911,339.00

NON-LEDGER ASSETS.

Interest due, \$6,147.50, and accrued, \$6,196.90 on mortgages...	\$ 12,344.40
Interest accrued, \$1,664.69 on collateral loans	1,664.69
Rents due and accrued.....	393.47
Total carried out.	\$ 14,402.56
Market value of real estate over book value, as per Schedule A	1,132.33
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	122,954.86
Gross premiums in course of collection December 31st, not more than three months due	\$ 289,093.78
Deduct cost of collection, commission and brokerage.....	4,000.00
Net amount of uncollected premiums, not more than three months due.	285,093.78
Gross assets.....	\$ 5,334,922.53
Total admitted assets.....	\$ 5,334,922.53

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 56,509.80	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	135,809.22	
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	8,600.00	
	<hr/>	
Total amount of claims for losses.....	\$ 200,919.02	
	<hr/>	
Net amount of unpaid losses.....		\$ 200,919.02
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,678,113.42; unearned premiums (50 per cent)..<	839,056.71	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, unearned premiums (<i>pro rata</i>).....	879,944.88	
	<hr/>	
Total unearned premiums as computed above		\$ 1,719,001.59
Amount reclaimable by the insured on perpetual fire insurance policies, being per cent. of the premium or deposit received.....		851,117.95
		<hr/>
Total amount of all liabilities		\$ 2,771,038.56
Joint stock capital actually paid up in cash	\$ 400,000.00	
Divisible surplus.....	2,163,883.97	
	<hr/>	
Total		\$ 5,334,922.53

MISCELLANEOUS.

	Fire risks	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 370,220,236	\$ 3,264,049.50
Written or renewed during the year.....	232,425,355	2,531,808.12
Totals.....	\$ 602,645,591	\$ 5,795,857.62
Deduct those expired and marked off as terminated	213,370,054	2,127,854.39
In force at the end of the year	\$ 389,275,537	\$ 3,668,003.23
Deduct amount reinsured.....	45,982,651	354,318.59
Net amount in force.....	\$ 343,292,886	\$ 3,313,684.64
Perpetual risks (not included above).....		\$ 37,482,911.00
Premiums on same.....		933,360.14
Largest amount in any one hazard.....		50,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year (Fire).....	\$ 1,258,714.30
Total amount of company's stock owned by the directors at par value.....	55,400.00
Total amount loaned to stockholders, not officers.....	5,700.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 2,104,121.00	\$ 187,170.00	\$ 2,291,291.00
Gross premiums received.....	27,566.00	1,582.00	28,648.00
Losses paid	12,110.00	34.00	12,144.00
Losses incurred	12,298.00	34.00	12,332.00
Amount at risk.....			3,413,533.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PHENIX INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEORGE P. SHELDON.

Vice-President, GEORGE INGRAHAM.

Secretary, WILLIAM A. WRIGHT.

(Incorporated, September 10, 1853.

Commenced business, September 10, 1853.]

Home Office, 16 Court St., Brooklyn, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....\$1,000,000.00
 Amount of capital paid up in cash.....1,000,000.00
 Amount of net ledger assets, December 31st of previous year....5,401,629.82

Extended at.....\$ 5,401,629.82

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement\$ 15,877.02

Net collected\$ 15,877.02

Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....4,117,627.33

Total.....\$ 4,133,504.35

Deduct gross premiums and bills in course of collection at this date.....34,314.39

Entire premiums collected during the year\$ 4,099,189.96

Deduct reinsurance, rebate, abatement and return premiums ..742,210.05

Received for premiums other than perpetuals.....\$ 3,356,979.91 \$ 3,356,979.91

Rents from company's property, including \$5,200.....38,209.43

Interest on real estate mortgage loans, \$3,950.98; on other collateral loans, \$3,726.407,677.38

Interest and dividends on stocks and bonds.....127,153.02

Total rents and interest.....\$ 173,039.83

Total income during the year.....\$ 3,530,219.74

Total footings.....\$ 8,931,649.56

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$165,726.91 occurring in previous years)	\$ 2,156,152.99	
Deduct amounts received for salvages (on losses of the last or previous years), \$13,037.40 and from reinsurance in other companies, \$207,229.17	220,266.57	
Net amount paid during the year for losses	\$ 1,935,886.42	\$ 1,935,886.42
Paid stockholders for interest or dividends (amount declared during the year)		100,070.00
Commissions or brokerage to agents, less received on reinsurances		628,691.20
Rents, \$5,200		38,486.80
Salaries, fees and all other charges; officers, \$47,500; clerks, \$180,091; other employees, \$91,944.39		319,535.39
Taxes on premiums, \$56,735.06; on real estate, \$5,308.19		62,043.25
Insurance department fees and agent's licenses, \$19,634.86; internal revenue tax, \$21,263.79; municipal licenses, \$9,446.34 tax on franchise, \$390		50,734.99
Advertising, printing and stationery, \$51,220.09; legal expenses, \$9,602.17; repairs and expenses on real estate, \$13,370.81; furniture and fixtures, \$1,337.57; miscellaneous \$143,417.38		218,948.02
Losses on sales or maturity of ledger assets, \$65,323.91; other disbursements, viz.: traveling expenses, \$63,213.01; exchange postage, express, telegrams, etc., \$34,623.34		163,160.26
Total expenditures during the year	\$ 3,517,486.33	
Balances	\$ 5,414,163.23	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st, 1900.

Book value real estate, unincumbered	\$ 401,404.39	
Mortgage loans on real estate (Schedule B), first liens	75,600.00	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	66,900.00	
Book value of bonds excluding interest, \$1,249,470.64; and stocks, \$2,581,977.71 (Schedule D)	204,045.00	3,831,448.35
Cash in company's office, \$2,706; deposited in banks, \$621,256.39	623,962.39	
Agents debt balance, secured	416,190.88	
Total	\$ 5,415,506.01	
Deduct ledger liabilities; Agents credit balances	1,342.78	
Total net ledger assets, as per balances on page 1		\$ 5,414,163.23

NON-LEDGER ASSETS.

Interest due and accrued, \$1,211.64 on mortgages.	\$ 1,211.64	
Interest due and accrued on bonds and stocks	6,516.67	
Rents due and accrued on company's property or lease	3,112.38	
Total carried out	\$ 10,840.69	
Market value of real estate over book value, as per Schedule A ..	\$ 141,595.61	
Market value (not including interest), of bonds and stocks over book value, as per Schedule D	226,876.65	
Gross premiums in course of collection December 31st, not more than three months due	\$ 34,314.39	

Deduct cost of collection, commission and brokerage.....	5,147.15	
Net amount of uncollected premiums, not more than three months due.....		\$ 29,167.24
Gross assets		\$ 5,822,643.42
NON-LEDGER LIABILITIES.		
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	226,825.50	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	11,790.00	
Total amount of claims for losses	\$ 238,615.50	
Net amount of unpaid losses.....		\$ 238,615.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$1,944,434.19; unearned premiums (50 per cent.)	\$ 972,217.10	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,080,285.79; unearned premiums (pro rata)	2,067,186.87	
Total unearned premiums as computed above.....		\$ 3,039,403.97
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		2,229.92
Return premiums, \$476.98; and reinsurance premiums, \$8,137.41		8,614.39
Total amount of all liabilities.		\$ 3,288,863.78
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00	
Divisible surplus	1,533,779.64	2,533,779.64
Total.....		\$ 5,822,643.42

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the preceding year.....	\$ 556,519,631	\$ 6,193,577.77
Written or renewed during the year.....	373,415,424	4,117,627.33
Total.....	\$ 929,935,055	\$10,311,205.10
Deduct those expired and marked off as terminated.....	352,830,800	3,929,421.39
In force at the end of the year.....	\$ 577,104,255	\$ 6,381,783.71
Deduct amount reinsured	37,170,965	357,063.73
Net amount in force.....	\$ 539,933,290	\$ 6,024,719.98

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
What amount of installment notes is owned and now held by the company.....	\$ 113,656.76
Losses incurred during the year, fire.....	1,965,864.06
Total amount of the company's stock owned by the directors at par value.....	1,466.50
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and Tornado.
Gross risks written.....	\$ 4,951,204.00
Gross premiums received.....	69,387.35
Losses paid.....	22,858.30
Losses incurred	23,437.19

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PHENIX INSURANCE COMPANY,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, D. W. C. SKILTON.

Secretary, EDWARD MILLIGAN.

Vice-President, J. H. MITCHELL.

Assistant Secretary, JOHN B. KNOX.

[Incorporated May, A. D. 1854.

Commenced business, June, 1854.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,000,000; subscribed for.... \$ 2,000,000.00

Amount of capital paid up in cash..... 2,000,000.00

Amount of net ledger assets, December 31st of previous year.. 4,235,327.19

Extended at..... \$ 4,235,327.19

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

Entire premiums collected during the year.....	Fire.	
	\$ 3,228,428.77	
Deduct reinsurance, rebate, abatement and return premiums..	459,281.80	
Received for premiums other than perpetuals.....	\$ 2,769,146.97	\$ 2,769,146.97
Rents.	20,864.05	
Interest on real estate mortgage loans, \$6,347.43; on other collateral loans, \$540.	6,887.43	
Interest and dividends on stocks and bonds	203,201.60	
Total rents and interest.....		230,953.08
Profits on sale or maturity of ledger assets during the year over book values.....		4,889.93
Total income during the year.....		3,004,989.98
Total footings.....		\$ 7,240,317.17

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$239,225.02 occurring in previous years).....	Fire.	
	\$ 1,846,781.45	
Deduct amounts received for salvages (on losses of the last or previous years), \$11,052.89; and from reinsurance in other companies, \$106,268.95.....	117,321.84	
Net amount paid during the year for losses.....	\$ 1,729,459.61	1,729,459.61
Paid stockholders for interest or dividends.....		280,000.00
Commissions or brokerage to agents, less received on reinsurances.....		516,420.00

IOWA INSURANCE REPORT.

305

Rents.....	16,245.17
Salaries, fees and all other charges, officers, \$29,500; clerks, \$82,740.60; other employees, \$74,451.74.....	186,692.34
Taxes on premiums, \$62,211.26; on real estate, \$84,868; insurance department fees and agents' licenses, \$17,303.49; municipal licenses, \$8,800.37.....	93,183.12
Advertising, printing and stationery, \$23,198.38; legal expenses, \$6,327.77; repairs and expenses on real estate, \$4,186.59; miscellaneous, \$240,931.53.....	274,644.27
Losses on sales or maturity of ledger assets.....	25,477.85
Total expenditures during the year.....	3,122,122.36
Balance	\$ 4,118,194.81

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 486,670.86
Mortgage loans on real estate (Schedule B), first liens	84,169.61
Loans secured by pledge of bonds, stock or other collaterals (Schedule C).....	9,000.00
Book value of bonds excluding interest, \$1,163,689.76; and stocks, \$1,859,899.30 (Schedule D).....	3,023,589.06
Cash in company's office, \$26,728.85; deposited in banks, \$245,517.11.....	272,245.96
Agents' debit balances.....	261,072.20
Total.....	\$ 4,118,747.69

Deduct ledger liabilities:

Agents' credit balances	552.88
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Total net ledger assets..... \$ 4,118,194.81

NON-LEDGER ASSETS.

Interest due, \$219.50, and accrued \$2,108.47, on mortgages.....	\$ 2,327.97
Interest accrued \$29,045.53, on bonds and stocks	29,045.53
Interest accrued on collateral loans.....	270.00
Interest accrued on other assets	420.00
Rents due, \$3,670; and accrued \$1,252.37, on company's property or lease.....	4,922.37

Total carried out.....	36,985.87
Market value of real estate over book value (Schedule A).....	39,574.96
Market value (not including interest in Item 9) of bonds and stocks over book value, as per Schedule D.....	1,179,448.44
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 283,350.00
Deduct cost of collection, commission and brokerage.....	56,670.00

Net amount of uncollected premiums, not more than three months due..... 226,680.00

Gross assets	\$5,600,884.08
Deduct assets not admitted:	
Agents' debit balances, unsecured	\$ 17,389.83
Total admitted assets.....	\$ 5,583,494.25

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 48,756.87
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	194,199.50
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	16,238.80
Total amount of claims for losses.....	\$ 259,195.17
Deduct reinsurance due or accrued, (give list of companies and amounts, as per Schedule E).....	6,133.02
Net amount of unpaid losses.....	\$ 253,062.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,889,894.91; unearned premiums (50 per cent).....	\$ 944,947.46
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,199,227.73; unearned premiums (pro rata).....	1,142,934.71
Total unearned premiums as computed above.....	2,087,882.17
Total amount of all liabilities.....	\$ 2,340,944.32
Joint stock capital actually paid up in cash.....	2,000,000.00
Divisible surplus.....	1,242,549.93
Total.....	\$ 5,583,494.25

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$387,052.370	\$4,077,640.59
Written or renewed during the year.....	335,540.990	3,228,428.77
Total.....	\$722,593.360	\$7,306,069.36
Deduct those expired and marked of as terminated.....	311,043.562	3,035,840.52
In force at the end of the year.....	\$411,549.798	\$4,270,228.84
Deduct amount reinsured.....	16,565.761	181,106.20
Net amount in force.....	\$394,984.037	\$4,089,122.64
Largest amount written on any one risk, not deducting reinsurance, \$70,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$1,722,943.00; tornado, \$8,211.00.....	\$ 1,731,154.00
Total amount of the company's stock owned by the directors at par value.....	64,600.00
Total amount loaned to officers and directors, \$30,000.00; loaned to stockholders, not officers, \$39,000.00.....	69,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado risks	Aggregate.
Gross risks written.....	\$ 4,129,496.00	\$ 249,585.00	\$ 4,379,081.00
Gross premiums received.....	54,971.82	1,555.43	56,527.25
Losses paid.....	24,459.71	75.24	24,534.95
Losses incurred.....	27,698.05	75.24	27,773.29
Amount at risk.....	5,806,274.00	830,650.00	6,636,924.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE PHOENIX ASSURANCE COM-
PANY OF LONDON.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of
the State of Iowa, pursuant to the laws thereof.

Manager, A. D. IRVING.

Assistant Manager, E. B. CLARK.

Second Assistant Manager, L. P. BAYARD.

Secretary, A. D. IRVING, JR.

[Incorporated, January 17, 1782. Commenced business in U. S., October, 1879.]

Head office of U. S. Branch, 37 and 39 Liberty street, New York City

CAPITAL STOCK

Amount of net ledger assets, December 31st of previous year..\$ 2,620,991.11

Extended at.....\$ 2,620,991.11

INCOME DURING YEAR.

As shown by the books at home office at close of business De-
cember 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 235,143.70	
Deduct amount of same not collected	2,402.85	
Net collected.....	\$ 232,740.85	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 3,432,350.19	
Total	\$ 3,665,091.04	
Deduct gross premiums and bills in course of collection at this date.....	241,602.41	
Entire premiums collected during the year.....	\$ 3,423,488.63	
Deduct reinsurance, rebate, abatement and return premiums.....	1,142,166.55	
Received for premiums other than perpetuals.....	\$ 2,281,322.08	\$ 2,281,322.0
Interest and dividends on stocks and bonds,	73,210.26	
Total rents and interest.....		\$ 73,210.26
From all other sources, viz.: (Itemize profit and loss account) received from home office		48,625.00
Total income during the year.....		\$ 2,403,157.34
Total footings.....		\$ 5,024,148.45

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$253,326.00, occurring in previous years.....	\$ 2,255,470.53	
Deduct amounts received for salvages (on losses of the last or previous years) \$20,928.55; and from reinsurance in other companies, \$674,088.34.....	695,016.89	
Net amount paid during the year for losses.....	\$ 1,560,453.64	\$ 1,560,453.64
Commissions or brokerage to agents, less received on reinsurances.....		446,941.96
Rents.....		17,022.54
Salaries, fees and all other charges; officers, \$38,400.00; clerks, \$97,931.29.....		136,331.29
Taxes on premiums.....		76,105.74
Insurance department fees and agents' licenses.....		6,529.15
Advertising, printing and stationery, \$19,924.04; furniture and fixtures, \$691.43; miscellaneous, \$95,841.67.....		116,457.14
Other disbursements, viz.: Remitted to home office.....		76,222.43
Total expenditures during the year.....	\$ 2,436,063.89	
Balance.....	\$ 2,588,084.56	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest.....	2,155,293.00	
Cash in company's office, \$221.63; deposited in bank, \$23,224.54;.....	23,446.17	
Cash in hands of U. S. trustees.....	397,376.53	
Reinsurance due on losses already paid.....	12,403.52	
Total.....	\$ 2,588,519.22	
Deduct ledger liabilities:		
All other.....	434.66	
Total net ledger assets, as per balance on page 1.....	\$ 2,588,084.56	

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	25,431.25	
Total carried out.....	\$ 25,431.25	
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	81,733.25	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 237,251.26	
Deduct cost of collection, commission and brokerage.....	38,956.03	
Net amount of uncollected premiums, not more than three months due.....	\$ 198,295.23	
Total admitted assets.....	\$ 2,893,544.29	

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due, \$1,664.; not yet due, \$124,125.	\$	125,789.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		453,166.12
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		22,225.00
Total amount of claims for losses.....	\$	601,180.12
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....		285,239.00
Net amount of unpaid losses.....	\$	315,941.12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1.65,963.89; unearned premiums (50 per cent).....	\$	829,481.94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,480,104.03; unearned premiums (pro rata).....		761,192.22
Total unearned premiums as computed above.....	\$	1,590,674.16
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		25,444.98
Return premiums, \$15,350.90, and reinsurance premiums, \$14,383.15.....		164,734.05
Total amount of all liabilities.....	\$	2,096,794.31
Divisible surplus.....		796,749.98
Total.....	\$	2,893,544.29

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 390,390,150	\$ 3,635,123.05
Written or renewed during the year.....	398,834,133	3,432,350.19
Total.....	789,224,283	7,067,473.24
Deduct those expired and marked off as terminated.....	369,213,974	2,976,730.36
In force at the end of the year.....	420,010,309	4,090,742.88
Deduct amount reinsured.....	104,191,161	951,674.96
Net amount in force.....	315,819,148	3,139,067.92
Largest amount written on any one risk, not deducting reinsurance, \$30,000.....		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 1,584,399.62

BUSINESS IN THE STATE OF IOWA DURING THE YEAR,

	Fire risks.
Gross risks written.....	\$ 1,739,240.22
Gross premiums received.....	15,503.38
Losses paid.....	6,178.54
Losses incurred.....	3,005.00
Amount at risk.....	1,826,202.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PROVIDENCE WASHINGTON INSURANCE COMPANY.

Organized under the laws of the State of Rhode Island, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, J. H. DEWOLF.

First Vice-President, J. B. BRANCH.

Secretary, E. L. WATSON.

[Incorporated, 1799.

Commenced business, 1799.]

Home office, 20 Market Square, Providence, R. I.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for. \$	500,000.00
Amount of capital paid up in cash.	500,000.00
Amount of net ledger assets, December 31st of previous year. .	1,313,200.41

Extended at.....	\$ 1,313,200.41
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INCOME DURING YEAR.

As shown by the books at home office at close of
 business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$ 116,732.81	\$ 83,879.56
Deduct amount of same not collected.....	1,620.36	544.02
Net collected.....	\$ 115,112.45	\$ 83,335.54
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,537,714.44	598,809.21
Total.....	\$1,652,826.89	\$682,144.75
Deduct gross premiums and bills in course of collec- tion at this date.....	139,823.76	94,664.87
Entire premiums collected during the year.....	\$1,513,003.13	\$587,479.88
Deduct reinsurance, rebate, abatement and return premiums.....	456,016.18	185,746.40
Received for premiums other than perpetuals..	\$1,056,986.95	\$401,733.48—\$ 1,458,720.43
Interest and dividends on stocks and bonds.....	60,376.81	
Total rents and interest.....		\$ 60,376.81
Profits on sale or maturity of ledger assets during the year over book values.....		34,781.25
Total income during the year.....		\$ 1,553,878.49
Total footings		\$ 2,867,078.90

IOWA INSURANCE REPORT.

311

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$196,982.87 occurring in previous years).....	\$ 921,095.85	\$ 379,366.37
Deduct amounts received for salvages (on losses of the last or previous years) \$14,351.12; and from reinsurance in other companies, \$277,013.39.....	188,797.61	102,566.90— \$ 1,009,097.71
Net amount paid during the year for losses....	\$ 732,298.24	\$ 276,799.47
Paid stockholders for interest or dividends (amount declared during the year).....		50,000.00
Commissions or brokerage to agents, less received on reinsurances.....		283,295.20
Salaries and allowances to agents.....		25,173.11
Rents.....		5,440.07
Salaries.....		57,790.36
Taxes on premiums.....		43,117.41
Insurance department fees and agents' licenses, \$1,990.55; municipal licenses, \$1,152.74; tax on franchise, \$416.73.....		3,560.02
Advertising, printing and stationery, \$8,119.38; legal expenses, \$372.88; furniture and fixtures, \$834.87; miscellaneous, \$48,850.63.....		58,177.76
Total expenditures during the year.....		\$ 1,535,651.64
Balances.....		\$ 1,331,427.26

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest, \$598,000; and stocks, \$666,500 (Schedule D)	1,224,500.00
Cash in company's office, \$1,023.04; deposited in banks, \$105,904.22.....	106,927.26
Total	\$ 1,331,427.26
Total net ledger assets, as per balances on page 1.....	\$ 1,331,427.26

NON-LEDGER ASSETS.

Interest accrued. on bonds and stocks.....	7,044.13
Total carried out.....	\$ 7,044.13
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	551,835.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 207,007.34
Net amount of uncollected premiums, not more than three months due.....	\$ 207,007.34
Bills receivable.....	27,949.13
Gross assets.....	\$ 2,125,262.86
Deduct assets not admitted:	
Bills receivable, past due.....	\$ 2,965.43
Total.....	\$ 2,965.43
Total admitted assets.....	\$ 2,122,297.43

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 20,689.84	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	223,465.04	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	18,133.86	
Total amount of claims for losses.....	\$ 262,288.74	
Deduct reinsurance due or accrued, as per Schedule E.....	69,864.62	
Net amount of unpaid losses.....		\$ 192,424.12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$824,834.81; unearned premiums (50 per cent.).....	\$ 412,417.40	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$789,593.85; unearned premiums (pro rata).....	404,608.12	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks. \$122,776.21; unearned premiums (50 per cent.).....	61,388.10	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time Hulls).....	51,027.22	
Total unearned premiums as computed above.....		\$ 929,440.84
Total amount of all liabilities.....		\$ 1,121,864.96
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	500,432.44	1,000,432.47
Total.....		\$ 2,122,297.43

RISKS AND PREMIUMS.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1899.....	\$170,124.246	\$ 1,715,797.35	\$ 6,259,732	\$ 215,137.50
Written or renewed in 1900.....	166,631,439	1,537,714.44	145,082,153	598,809.21
Totals.....	\$336,755,685	\$ 3,253,511.79	\$151,341,885	\$ 813,946.71
Deduct expirations and cancellations. 148,380,623		1,332,803.77	143,347,050	551,257.22
In force December 31, 1900.....	\$188,375,062	\$ 1,920,708.02	\$ 7,994,835	\$ 262,689.49
Deduct amount reinsured.....	26,299,521	306,279.36	1,365,381	47,593.67
Net amount in force.....	\$162,075,541	\$ 1,614,428.66	6,629,454	\$ 215,095.82
Largest amount in any one hazard. \$50,000.				

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....	No.
Losses incurred during the year, fire, \$747,660.05; marine and inland, \$258,574.76; tornado, \$454.15.....	\$ 1,006,688.96
Total amount of company's stock owned by the directors at par value.....	32,350.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "special reserve fund," according to said law, deposited with the state insurance department of Rhode Island	100,000.00

The amount of "guaranty surplus fund," as provided for by
said law.....

100,000.00

BUSINESS IN THE STATE IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,352,996.00	\$ 37,700.00	\$ 1,390,696.00
Gross premiums received.....	15,188.74	184.60	15,373.34
Losses paid.....	15,099.41	.....	15,099.41
Losses incurred.....	15,319.18	.....	15,319.18
Amount at risk.....	1,284,154.00	142,413.00	1,426,567.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PRUSSIAN NATIONAL INSURANCE COMPANY.

Organized under the laws of the Kingdom of Prussia, Germany, made to the Auditor of State
of the State of Iowa, pursuant to the laws thereof.

U. S. Manager, THEO. W. LETTON.

[Incorporated, 1845. Commenced business in United States, November, 1891.]

Home office, 315 Dearborn street, Chicago, Ills.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year....\$ 627,532.74

Extended at.....\$ 627,532.74

INCOME DURING YEAR.

As shown by the books at home office at close of busi-
ness December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statements\$	64,754.33	\$.....	
Net collected.....	64,754.33	.....
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	653,241.65	2,921.69	
Total.....\$	717,995.98	2,921.69	
Deduct gross premiums and bills in course of col- lection at this date.....	83,345.10	.....
Entire premiums collected during the year.\$	634,650.88	2,921.69	
Deduct re-insurance, rebate, abatement and re- turn premiums.....	200,806.28	.....
Received for premiums, other than perpetuals...\$	433,844.60	\$ 2,921.69	\$ 436,766.29
Rents.....	.....	60.00	
Interest and dividends on stocks and bonds.....	.....	23,193.96	
Total rents and interest.....	.....	\$	\$ 23,253.96
Profit on sale or maturity of ledger assets during the year over book values.....	.....	.....	862.50

From all other sources, viz: Discount on losses paid, \$824.15; old accounts collected, \$655.07; maps, \$119.34; received from home office, \$72,281.25.....	73,879.81
Total income during the year	534,762.56
Total footings	\$ 1,162,295.39

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$54,363.00 occurring in previous years).....\$	358,791.20	\$ 1,221.32
Deduct amounts received for salvages (on losses of the last or previous years), \$2,982.32; and from reinsurance in other companies \$64,-088.92.....	67,071.24	292,941.28
Net amount paid during the year for losses.\$	291,719.96	\$ 1,221.32
Paid stockholders for interest or dividends (amount declared during the year) remitted home office.....		48,568.49
Commissions or brokerage to agents, less received on reinsurances.....		98,886.26
Rents.....		2,100.00
Salaries, fees and all other charges, officers, \$12,250; clerks, \$12,279.47; other employees, \$10,965.72 ..		35,495.19
Taxes on premiums, \$10,306.67; on real estate, \$8.35.....		10,315.02
Insurance department fees and agents' licenses, \$4,274.69; municipal licenses, \$983.30; tax on franchise, \$25.00.....		5,282.99
Advertising, printing and stationery, \$3,745.13; examination fees, \$639.25; repairs and expenses on real estate, \$275; furniture and fixtures, \$66.48; miscellaneous, internal revenue, \$3,438.34.....		7,891.95
Losses on sales or maturity of ledger assets, \$31.62; other disbursements, viz: Old accounts charged off \$276.55; trustees, \$1,000 ..		1,308.17
Traveling expenses, \$12,785.40; postage and express, \$5,426.48; maps, \$1,319.24; local boards, \$7,558.68; sundry expenses, \$2,742.90 ..		29,832.70
Total expenditures during the year.....		532,622.05
Balances		\$ 629,673.25

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....\$	800.00
Book value of bonds excluding interest.....	544,608.93
Cash in company's office, \$563.93; deposited in banks, \$90,-664.59.....	91,228.52
Total.....\$	636,637.45
Deduct ledger liabilities:	
Agents' credit balances.....	6,964.20
Total net ledger assets, as per balances on page 1.....	\$ 629,673.25

NON-LEDGER ASSETS.

Interest on bonds and stocks.....\$	1,577.50
Rents.....	10.00
Total carried out.....	\$ 1,587.50

IOWA INSURANCE REPORT.

815

Market value of real estate over book value, as per Schedule A...	34,306.07
Gross premiums in course of collection December 31st, not more than three months due	97,967.62
Deduct cost of collection, commission and brokerage.....	20,573.20
Net amount of uncollected premiums, not more than three months due.....	77,394.42
Gross premiums more than three months due secured.....	1,204.85
Total admitted assets.....	\$ 744,166.09

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 24,752.50
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	28,424.00
Losses resisted (not outlawed) including interest, costs and other expenses thereon	4,350.00
Total amount of claims for losses.....	\$ 57,526.50
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	13,028.53
Net amount of unpaid losses.....	\$ 44,497.97
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$37,729.27; unearned premiums (50 per cent).....	\$ 163,864.63
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$373,881.40; unearned premiums (pro rata)....	194,237.34
Total unearned premiums as computed above.....	\$ 358,101.97
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,932.69
Reinsurance premiums.....	302.14
Total amount of all liabilities	\$ 404,834.77
Joint stock capital actually paid up in cash, N. Y. insurance department.....	200,000.00
Reserve or guaranty fund, represented by scrip, or otherwise...	139,331.32
Total.....	\$ 744,166.09

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1899	\$ 60,835,667	\$ 741,693.68	\$ 6,060	\$ 29.30
Written or renewed in 1900.....	56,466,585	653,241.65	696,771	2,921.69
Totals.....	117,302,252	1,394,935.33	702,831	2,950.99
Deduct expirations and cancellations	47,579,608	572,648.81	702,831	2,950.99
In force December 31, 1900.....	\$ 69,722,644	\$ 822,286.52		
Deduct amount reinsured	10,648,366	120,675.85		
Net amount in force	\$ 59,074,278	\$ 701,610.67		
Largest amount in any one hazard.....				\$20,000.00

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December just last for the purpose of making any entry that affects this statement?... No.

Losses incurred during the year, fire, \$279,545.93; marine and inland, \$696.32.....\$280,242.25

Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the State of New York	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	\$ 1,188,503.00
Gross premiums received	11,818.11
Losses paid	7,693.82
Losses incurred	7,224.75
Amount at risk	1,560,049.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
QUEEN INSURANCE COMPANY OF AMERICA.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, EDWARD F. BEDDALL.

Vice-President, GEORGE W. BURCHELL.

Secretary, NEVETT S. BARTOW.

[Incorporated, September 11, 1891. Commenced business, September 11, 1891.]

Home office, 43 Cedar Street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$ 500,000.00
Amount of capital paid up in cash	500,000.00
Amount of net ledger assets, December 31st, of previous year ..	4,293,239.21

Extended at

\$ 4,293,239.21

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 324,059.35
Deduct amount of same not collected	1,001.54

Net collected

\$ 323,057.81

Gross premiums written and renewed during the year, as per item 2, page 3, part VI	2,712,924.61
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Total

\$ 3,035,982.42

Deduct gross premiums and bills in course of collection at this date	356,505.09
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Entire premiums collected during the year

\$ 2,679,477.33

Deduct reinsurance, rebate, abatement and return premiums ..	727,590.69
--	------------

Received for premiums other than perpetuals

\$ 1,951,886.64

Rents from company's property, including \$10,000 for company's use of own buildings	52,704.19
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Interest and dividends on stocks and bonds, \$128,706.55; from all other sources, \$3,569.34	132,275.89
--	------------

Total rents and interest

\$ 184,980.08

IOWA INSURANCE REPORT.

317

Profit on sale or maturity of ledger assets during the year over book values.....	38,119.16
From all other sources, viz.: premium paid in advance.....	619.53
Total income during the year.....	2,175,605.41
Total footings....	\$ 6,468,844.62

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$183,820.64 occurring in previous years.....	\$ 1,550,985.09
Deduct amounts received for salvages (on losses of the last or previous years), \$11,040.28; and from reinsurance in other companies, \$276,296.02	287,336.30
Net amount paid during the year for losses.....	\$ 1,263,648.79
Paid stockholders for interest or dividends (amount declared during the year).....	100,000.00
Commissions or brokerage to agents, less received on reinsurance.....	321,249.78
Salaries and allowances to agents.....	7,381.62
Rents, including \$10,000 for company's use of own buildings....	21,896.39
Salaries, fees and all other charges, officers, \$60,749.64; clerks, \$75,620.11; other employees, \$32,596.09.....	168,965.84
Taxes on premiums, \$43,781.45; on real estate, \$10,812.07	54,593.52
Insurance Dep't fees and agents' licenses, \$9,033.34; municipal licenses, \$8,220.49; tax on franchise, \$2,028.94.....	19,282.77
Advertising, printing and stationery, \$26,770.48; legal expenses, \$1,522.22; repairs and expenses on real estate, \$23,474.58; furniture and fixtures, \$1,225.69; miscellaneous, \$69,756.33.....	122,749.30
Losses on sales or maturity of ledger assets, \$276.29; other disbursements, viz., amount written off ledger assets to profit and loss account and account bonds, \$46,521.69.....	36,797.98
Total expenditures during the year.....	\$ 2,116,565.99
Balances	\$ 4,352,278.63

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 720,164.73
Book value of bonds excluding interest \$2,679,774.33, and stocks \$744,342.39 (Schedule D).....	3,424,316.72
Cash in company's office, \$5,443.35; deposited in banks \$202,353.83	207,797.18
Total.....	\$ 4,352,278.63

Total net ledger assets, as per balances on page 1..... **\$ 4,352,278.63**

NON-LEDGER ASSETS.

Interest due, \$26,956.25, and accrued, \$15,548.83, on bonds and stocks.....	42,505.08
Interest due, \$665.18, and accrued, \$62.50, on bank balances....	727.68
Rents due, \$819.57 and accrued, \$3,063.34, on company's property or lease.....	3,882.91
Total carried out.....	\$ 47,115.67

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 351,138.80	
Deduct cost of collection, commission, and brokerage.....	85,675.04	
Net amount of uncollected premiums, not more than three months due.....		\$ 265,463.76
Gross premiums in course of collection December 31st, more than three months due.....	\$5,366.29	
Due for reinsurance on losses paid.....		848.66
Gross assets		\$ 4,665,706.72
Total admitted assets.....		\$ 4,665,706.72
NON-LEDGER LIABILITIES.		
Losses adjusted and unpaid, not yet due.....	\$ 82,691.17	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	97,258.82	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	35,880.18	
Total amount of claims for losses.....	\$ 215,830.17	
Deduct re-insurance due or accrued (give list of companies and amounts, as per Schedule E).....	32,239.33	
Net amount of unpaid losses.....		\$ 183,590.84
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,459,269.46; unearned premiums (50 per cent).....	\$ 729,634.73	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,676,520.41; unearned premiums (prorata).....	847,850.84	
Total unearned premiums as computed above.....		\$ 1,577,485.57
Salaries, rent, taxes, bills, accounts, fees, etc., due or accrued.		35,117.96
Return premiums, \$15,114.93, and reinsurance premiums, \$4,574.03		19,688.96
All other liabilities, viz.: premiums paid in advance.....		619.53
Total amount of all liabilities		\$ 1,816,502.86
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	2,349,203.86	2,849,203.86
Total		\$ 4,665,706.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899 ..	\$ 327,091,617	\$ 3,215,644.74
Written or renewed during the year.....	247,826,193	2,712,924.61
Total	\$ 574,917,810	\$ 5,928,569.35
Deduct those expired and marked off as terminated.....	235,125,510	2,416,992.21
In force on the 31st day of December, 1900.....	\$ 339,792,330	\$ 3,511,577.14
Deduct amounts reinsured in companies licensed in New York only.....	36,318,015	375,787.27
Net amount in force.....	\$ 303,474,315	\$ 3,135,789.87

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.... No.
 Losses incurred during the year, fire, \$1,255,108.40; tornado, \$1,893.28.....\$ 1,257,001.68
 Total amount of the company's stock owned by the directors at par value..... 7,500.00
 Does any officer, director, or trustee receive a commission or royalty on the business of the company? Yes, contingent commission on profits.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,297,562.00	\$ 122,750.00	\$ 1,420,312.00
Gross premiums received.....	18,352.03	803.91	19,155.94
Losses paid.....	12,285.80	24.20	12,310.00
Losses incurred.....	9,266.25	24.20	9,290.45
Amount at risk.....	1,760,510.00	318,850.00	2,079,360.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

READING FIRE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. A. TIPPING. First Vice-President and Secretary, THOS. H. SCOTLAND.
 Second Vice-President, A. R. STENHOUSE.

[Incorporated, July 8 1867. Commenced business, July 8, 1867.]

Home office, No. 19, North Fifth St., Reading, Pa

CAPITAL STOCK.

Amount of capital stock authorized, \$300,000.00; subscribed for..\$	250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st of previous year...	775,717.88
Extended at	\$ 775,717.88

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 64,715.38
Net collected.....	\$ 64,715.38
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	595,895.01
Total	\$ 660,610.39
Deduct gross premiums and bills in course of collection at this date	46,055.00
Entire premiums collected during the year.....	\$ 614,555.39
Deduct reinsurance, rebate, abatement and return premiums....	177,659.28
Received for premiums other than perpetuals.....	\$ 436,896.11
Rents.....	1,715.30
Interest on real estate Mortgage loans, \$17,734.17; on other collateral loans, \$20,13.....	19,747.17

Interest and dividends on stocks and bonds.....	15,267.50
Total rents and interest	36,729.97
Profit on sale or maturity of ledger assets during the year over book values.....	2,516.05
Total income during the year.....	476,142.13
Total footings.....	\$ 1,251,860.01

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$22,516.68 occurring in previous years).....	\$ 308,922.25
Deduct amounts received for salvages (on losses of the last or previous years), \$1,722.78; and from reinsurance in other companies, \$61,718.13.....	63,440.91
Net amount paid during the year for losses.....	\$ 245,481.34
Deposit premiums returned.....	245,481.34
Paid stockholders for interest or dividends (amount declared during the year).....	200.00
Commissions or brokerage to agents, less received on reinsurance.....	15,000.00
Salaries and allowances to agents.....	107,595.63
Rents.....	6,509.10
Salaries, fees and all other charges, officers, \$10,530; clerks, \$5,541.59.....	1,835.00
Taxes on premiums, \$4,996.48; on real estate, \$287.69.....	16,041.59
Insurance department fees and agents' licenses,.....	5,284.17
Advertising, printing and stationery, \$1,627.12; legal expenses, \$5.25; repairs and expenses on real estate, \$580.71; miscellaneous, \$11,627.65.....	1,837.75
Losses on sales or maturity of ledger assets, \$50.00; other disbursements, viz: fire tax \$2,154.51.....	14,360.48
Taxes state and municipal, \$3,445.69; bad debts, \$12.46.....	2,204.51
Total expenditures during the year.....	3,458.15
Balances	419,807.75
	\$ 832,052.26

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st:

Book value real estate (Schedule A), unincumbered.....	\$ 25,802.97
Mortgage loans on real estate (Schedule B), first liens.....	283,478.00
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....	30,700.00
Book value of bonds excluding interest \$354,430.06 and stocks \$88,565.00 (Schedule D).....	442,995.06
Cash in company's office, \$600.86; deposited in banks, \$48,435.37.....	49,076.23
Total.....	\$ 832,052.26
Total net ledger assets, as per balances on page 1.....	832,052.26

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 2,713.10
Interest accrued on collateral loans —.....	26.83
Rents due, \$87.00, and accrued, \$48.90.....	135.90
Total carried out.....	\$ 2,875.83
Market value (not including interest), of bonds and stocks over book value, as per Schedule D.....	30,014.44

IOWA INSURANCE REPORT.

321

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 45,841.09	
Deduct cost of collection, commission and brokerage.....	8,872.47	
Net amount of uncollected premiums, not more than three months due		36,968.62
Gross premiums in course of collection December 31st, more than three months due, carried in.....	\$ 213.91	
Reinsurance return premiums unpaid.....		262.85
Gross assets		902,174.00
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value, real estate.....	2,402.97	2,402.97
Total admitted assets.....		\$ 899,771.03

NON-LEDGER LIABILITIES,

Losses adjusted and unpaid not yet due.....	\$ 1,264.73	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	27,963.18	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	13,000.00	
Total amount of claims for losses	\$ 42,227.91	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	10,783.08	
Net amount of unpaid losses.....		\$ 31,444.83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$35,172.33; unearned premiums (50 per cent).....	\$ 157,586.16	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$399,836.02; unearned premiums (pro rata)....	171,071.29	
Total unearned premiums as computed above.....		328,657.45
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....		4,632.20
Reinsurance premiums		69.91
Total amount of all liabilities		\$ 364,810.39
Joint stock capital actually paid up in cash	\$ 250,000.00	
Divisible surplus.....	284,960.64	534,960.64
Total.....		\$ 899,771.03

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5. under this heading in last year's statement.....	\$ 55,597,839.00	\$ 559,103.83
Written or renewed during the year.....	60,051,254.00	595,895.01
Total	\$ 115,649,093.00	\$ 1,154,998.84
Deduct those expired and marked off as terminated.....	47,223,458.00	477,452.41
In force at the end of the year.....	\$ 68,365,635.00	\$ 677,546.43
Deduct amount reinsured	5,152,112.00	52,538.08
Net amount in force.....	\$ 63,213,523.00	\$ 625,008.35

IOWA INSURANCE REPORT.

Perpetual risks (not included above), \$165,550.00; premiums on same, \$4,937.05.
Largest amount written on any one risk, not deducting reinsurance, \$10,000.

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.
Losses incurred during the year, fire.....\$249,760.49
Total amount of the company's stock owned by the directors at par value.....248,410.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$469,271.00
Gross premiums received.....	6,960.63
Losses paid.....	2,536.43
Losses incurred.....	2,986.43
Amount at risk	463,849.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

RELIANCE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM CHUB. *First Vice-President*, JOHN GLADING.

Secretary, CHARLES J. WISTER, JR.

[Incorporated, April 21, 1841. Commenced business, August 9, 1844.]

CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for	\$ 300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets, December 31st of previous year...	933,394.55
Extended at	\$ 933,394.55

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 28,100.00
Net collected.....	\$ 28,100.00
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	440,415.03
Total	\$ 468,515.03
Deduct gross premiums and bills in course of collection at this date	26,630.00
Entire premiums collected during the year.....	\$ 441,885.03
Deduct reinsurance, rebate, abatement and return premiums ..	111,234.41
Received for premiums other than perpetuals.....	\$ 330,650.62
Deposit premiums, received on perpetual risks.....	7,433.00
Rents from company's property, including \$1,000 for company's use of own buildings.....	4,963.13
Interest on real estate mortgage loans.....	10,244.11

Interest and dividends on stocks and bonds	26,111.17	
Total rents and interest		\$ 47,318.41
Profit on sale or maturity of ledger assets during the year over over book values.....		679.60
From all other sources, viz.: (Itemize profit and loss account) transfers, surveys, etc.....		216.49
Total income during the year		380,298.12
Total footings.....		\$ 1,313,692.67

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$28,865.53 occurring in previous years)	\$ 234,918.95	
Deduct amounts received for salvages (on losses of the last or previous years) \$1,826.50; and from reinsurance in other companies, \$36,678.41	38,504.91	
Net amount paid during the year for losses	\$ 196,414.04	\$ 196,414.04
Deposit premiums returned.....		6,994.75
Paid stockholders for interest or dividends; (amount declared during the year)		18,000.00
Commissions or brokerage to agents, less received on reinsurances.....		79,984.57
Rents (for company's use of own buildings).....		1,000.00
Salaries, fees and all other charges, officers, \$13,000; clerks, \$5,851.91; other employees, \$6,862.....		25,713.91
Taxes on premiums, \$7,608.03; on real estate, \$1,630.27		9,238.30
Insurance department fees and agents' licenses, \$2,309.64; municipal licenses, \$417; internal revenue, \$2,162.13; tax on franchise, \$1,236.64		6,125.41
Advertising, printing and stationery, \$2,611.54; legal expenses, \$65; repairs and expenses on real estate, \$867.06; furniture and fixtures, \$841.33; Miscellaneous, \$20,804.18.....		25,189.11
Premiums, over par value, bonds bought.....		1,256.25
Total expenditures during the year.....		369,916.34
Balances.....		\$ 10,381.78
Total		\$ 943,776.33

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 101,043.48	
Mortgage loans on real estate (Schedule B), first liens.....	221,660.00	
Book value of bonds excluding interest, \$528,000, and stocks, \$4,800 (Schedule D)	532,800.00	
Cash in company's office, \$2,060.68 deposited in banks, \$45,050.95	47,111.63	
Agents' debit balances, secured.....	41,784.32	
Total	\$ 944,399.43	
Deduct ledger liabilities:		
Agents' credit balances.....	623.10	
Total net ledger assets, as per balances on page 1.....		\$ 943,776.33

IOWA INSURANCE REPORT.

NON-LEDGER ASSETS.

Interest due, \$200, and accrued. \$2,374.18, on mortgages	\$	2,574.18
Rents due and accrued on company's property or lease		673.32
Total carried out.....	\$	3,247.50
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D		43,970.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$	26,630.00
Deduct cost of collection, commission and brokerage.....		7,353.97
Net amount of uncollected premiums, not more than three months due.....	\$	19,276.03
Perpetual deposits on real estate owned by company.....		747.00
Gross assets.....	\$	1,011,016.86
Deduct assets not admitted:		
Company's stock—owned.....	\$	1,920.00
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....		1,043.48
Total.....	\$	2,963.48
Total admitted assets.....	\$	1,008,053.38

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	3,228.08
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		44,886.03
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		8,300.00
Total amount of claims for losses.....	\$	56,414.11
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E		8,859.41
Net amount of unpaid losses.....	\$	47,554.70
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$227,821.09; unearned premiums (50 per cent).....	\$	113,910.54
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$337,268.14; unearned premiums (pro rata)...		180,953.49
Total unearned premiums as computed above.....	\$	294,864.03
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent. of the premium or deposit received		135,240.24
Total amount of all liabilities	\$	477,658.97
Joint stock capital actually paid up in cash.....	\$	300,000.00
Divisible surplus.....		230,394.41
Total.....	\$	1,008,053.38

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 54,681,968	\$ 570,812.55

Written or renewed during the year	42,735.96	440,415.03
Total	\$ 97,417.894	\$ 1,011,227.58
Deduct those expired and marked off as terminated.....	38,167,466	377,484.19
In force at the end of the year	\$ 59,250,428	\$ 633,743.39
Deduct amount reinsured	6,309,097	68,654.16
Net amount in force	\$ 52,941,331	\$ 565,089.23
Perpetual risks, not included above, \$5,397,044; premiums on same, \$148,293.05.		
Largest amount written on any one risk, not deducting reinsurance, \$10,000		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affect this statement ?	No.
Losses incurred during the year, fire	\$ 208,103.00
Total amount of the company's stock owned by the directors at par value.....	45,250.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 998,678.00
Gross premiums received.....	10,648.95
Losses paid.....	5,158.11
Losses incurred.....	5,110.61
Amount at risk.....	14,120.84

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ROCHESTER GERMAN INSURANCE COMPANY.

Organized under the laws of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HON. FREDERICK COOK.
Secretary, H. F. ATWOOD.

First Vice-President, EUGENE H. SATTERLEE.
Second Vice-President, ALBRECHT VOGT.

[Incorporated, February 16, 1872. Commenced business, February 23, 1872.]

Home office, Corner West Main and Irving Place, Rochester, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year....	1,028,296.54

Extended at \$ 1,028,296.54

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. 79,812.54
Net collected.....	\$ 79,812.54
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	650,149.01
Total	\$ 729,961.55

Deduct gross premiums and bills in course of collection at this date.....		87,403.80	
Entire premiums collected during the year	\$	642,557.75	
Deduct, reinsurance, rebate, abatement and return premiums...		186,958.02	
Received for premiums other than perpetuals.....	\$	455,599.13	\$ 455,599.13
Rents.....		9,452.83	
Interest on real estate mortgage loans		20,544.18	
Interest and dividends on stocks and bonds, \$18,022.52; from all other sources, \$1,429.27.....		19,451.79	
Total rents and interest.....			\$ 49,448.80
Total income during the year.....			\$ 505,047.93
Total footings.....			\$ 1,533,344.47

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$38,078.90, occurring in previous years).....	\$	208,435.59	Fire.
Deduct amounts received for salvages (on losses of the last or previous years), \$2,875.06; and from reinsurance in other companies, \$57,187.04		60,062.10	
Net amount paid during the year for losses.....	\$	238,373.49	\$ 238,373.49
Paid stockholders for interest or dividends (amount declared during the year).....			\$ 20,000.00
Commissions or brokerage to agents, less received on reinsurances.....			111,146.08
Salaries, fees and all other charges, officers, \$9,300; clerks, \$6,674.19; other employees, \$15,790.65.....			31,764.84
Taxes on premiums, \$11,916.99; on real estate, \$4,095.20; on other investments, \$1,683.02.....			17,695.21
Insurance department fees and agents' licenses, \$2,715.40; municipal licenses, \$711.75.....			3,427.15
Advertising, printing and stationery, \$4,593.60; legal expenses, \$680.70; repairs and expenses on real estate, \$12,919.12; miscellaneous, \$20,519.90.....			38,713.32
Losses on sale or maturity of ledger assets, \$450; Other disbursements, viz.: Suspense account, \$128.11; profit and loss account, \$71.39.....			649.50
Total expenditures during the year			\$ 461,769.59
Balances.....			\$ 1,071,574.88

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$	211,906.86	
Mortgage loans on real estate (Schedule B), first liens.....		395,147.05	
Book value of bonds, excluding interest, \$356,342.20; and stocks, \$50,000 (Schedule D).....		406,342.20	
Cash in company's office, \$262.19; deposited in banks, \$57,916.58.....		58,178.77	
Total.....	\$	1,071,574.88	
Total net ledger assets, as per balances on page 1.....			\$ 1,071,574.88

NON-LEDGER ASSETS.

Interest due, \$423.25, and accrued, \$6,306.87, on mortgages.....	\$ 6,730.12	
Interest accrued on bonds and stocks.....	4,968.82	
	<hr/>	
Total carried out.....		\$ 11,698.94
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		35,032.80
Gross premiums in course of collection December 31, not more than three months due.....	\$ 87,403.80	
Deduct cost of collection, commission and brokerage.....	27,095.32	
	<hr/>	
Net amount of uncollected premiums, not more than three month due.....		\$ 60,308.48
Gross assets		1,178,615.10
	<hr/>	
Total admitted assets		\$ 1,178,615.10

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$ 1,231.86	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	18,145.91	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	7,000.00	
	<hr/>	
Total amount of claims for losses.....	\$ 26,377.77	
	<hr/>	
Net amount of unpaid losses.....		\$ 26,377.77
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$317.857.86; unearned premiums (50 per cent).....	\$ 158,928.93	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$405,205.02; unearned premiums (pro rata).....	220,264.59	
	<hr/>	
Total unearned premiums as computed above.....		\$ 379,193.52
Commissions, brokerage, and other charges due to agents and brokers	\$ 1,122.86	1,122.86
	<hr/>	
Total amount of all liabilities		\$ 406,694.15
Joint stock capital actually paid up in cash.....	200,000.00	
Divisible surplus.....	571,920.95	771,920.95
	<hr/>	
Total.....		\$ 1,178,615.10

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 68,716,973	\$ 678,592.80
Written or renewed during the year.....	61,582,945	650,149.01
	<hr/>	
Total	\$ 130,299,918	\$ 1,328,741.81
Deduct those expired and marked off as terminated	50,236,304	514,949.10
	<hr/>	
In force at the end of the year	\$ 80,063,614	\$ 813,792.71
Deduct amount reinsured.	8,184,441	90,799.83
	<hr/>	
Net amount in force	\$ 71,879,173	\$ 723,062.88
Largest amount written on any one risk, not deducting reinsurance, \$5,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year, fire.....	\$ 223,308.36
Total amount of the company's stock owned by the directors at par value	33,662.50
Total amount loaned to officers and directors, \$39,900; loaned to stockholders, not officers, \$42,350.....	82,250.00
Does an officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 724,998.00
Gross premiums received.....	9,805.91
Losses paid.....	8,786.17
Losses incurred.....	6,475.04
Amount at risk	1,217,390.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY,
 OF LIVERPOOL, ENGLAND.**

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Managers for Western Department, LAW BROTHERS, Chicago.
 Managers for New England States, FIELD & COWLES, Boston.
 Manager for Middle Department, JOHN TENNEY, Philadelphia.
 Managers for Southern Department, BARBER & CASTLEMAN, Louisville.
 Manager for Pacific Department, ROLLA V. WATT, San Francisco.
 Manager for New York State, C. F. SHALLCROSS, New York.
 General Attorney for United States, E. F. BRIDGALL*

[Incorporated, May 31, 1845. Commenced business in the United States 1851.]

Chief office in the United States, 50 Wall Street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year ...	6,518,514.29
Extended at.....	\$ 6,518,514.29

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year as shown by that year's statement.....	\$ 684,817.59
Deduct amount of same not collected.....	1,522.19
Net collected.....	\$ 683,295.40
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	5,966,047.56
Total.....	\$ 6,649,342.96

Deduct gross premiums and bills in course of collection at this date	727,791.43	
Entire premiums collected during the year.....	5,921,551.53	
Deduct reinsurance, rebate, abatement and return premiums...	1,907,842.35	
Received for premiums other than perpetuals.....		\$ 4,013,709.18
Deposit premiums, received on perpetual risks.....		9,781.02
Rents from company's property, including \$33,664.56 for company's use of own buildings	\$ 163,224.21	
Interest on real estate Mortgage Loans.....	9,479.99	
Interest and dividends on stocks and bonds \$148,485.26; from all other sources, \$2,466.99.....	150,952.25	
Total rents and interest		323,656.45
Received from home office.....		307,618.64
Total income during the year.....		\$ 4,654,765.29
Total footings.....		\$ 11,173,279.58

DISBURSEMENTS DURING YEAR

As shown by the books at U.S. branch office at close of business December 31st.

Gross amount paid for losses (including \$522,017.86 occurring in previous years)	\$ 3,299,715.38	
Deduct amounts received for salvages (on losses of the last or previous years), \$40,801.54; and from reinsurance in other companies, \$409,319.91.....	450,121.45	
Net amount paid during the year for losses.....		\$ 2,849,593.93
Remitted to home office.....		380,974.87
Deposit premiums returned		9,910.30
Commissions or brokerage to agents, less received on reinsurances.....		665,843.12
Salaries and allowances to agents		30,400.24
Rents (including \$33,664.56 for company's use of own building). Salaries, fees and all other charges, officers, \$91,002.49; clerks, \$166,532.43; other employees, \$59,367.45		38,054.34
Taxes on premiums, \$136,498.42; on real estate, \$27,586.31.....		316,902.37
Insurance department fees and agents' licenses, \$9,883.15; municipal licenses, \$788.71.....		164,084.73
Advertising, printing and stationery \$56,997.75; legal expenses, \$3,229.74; repairs and expenses, on real estate, \$80,872.61; furniture and fixtures, \$711.44; miscellaneous, \$153,202.31...		10,671.86
Amount written off to reduce bonds to book value.....		295,013.85
Total expenditures during the year.....		7,949.18
Balances.....		\$ 4,769,398.79
		\$ 6,403,880.79

LEDGER ASSETS

As per ledger accounts shown by the books at U. S. branch office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.	\$ 2,143,090.05
Mortgage loans on real estate (Schedule B), first liens	195,000.00
Book value of bonds, excluding interest.....	3,798,412.55
Cash in company's office.....	267,766.32
Total.....	\$ 6,404,268.92

Deduct ledger liabilities:

All other.....	388.13
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Total net ledger assets, as per balances on page 1.....	\$ 6,403,880.79
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NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 679.17
Interest accrued on bonds and stocks.....	40,829.16
Interest accrued on other assets.....	73.31
Rents accrued on company's property or lease	14,380.88

Total carried out.....	\$ 55,962.52
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Gross premiums in course of collection December 31st, not more than three months due	\$ 711,129.52
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Deduct cost of collection, commission and brokerage.....	117,105.41
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Net amount of uncollected premiums, not more than three months due.....	594,024.11
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All other assets: Amount receivable under perpetual policies, \$869.99; due from other companies for re-insurance on losses already paid, Skandea Insurance Company, Stockholm, Sweden, \$10,473.97; American Central Insurance Company of St. Louis, Mo., \$5,010.09....	16,351.05
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Gross assets	\$ 7,070,221.47
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Total admitted assets.....	\$ 7,070,221.47
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NON-LEDGER LIABILITIES.

Losses adjusted and unpaid due, \$6,896.24; not yet due, \$25,620.66. \$	32,516.90
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Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	574,963.36
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Losses resisted (not outlawed), including interest, costs and other expenses thereon	102,301.57
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Total amount of claims for losses	\$ 709,781.83
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Deduct reinsurance due or accrued as per Schedule E.....	210,853.13
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Net amount of unpaid losses	\$ 498,928.70
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Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,748,242.41; unearned premiums (50 per cent).....	\$ 1,374,121.20
--	-----------------

Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,279,958.77; unearned premiums (pro rata)	2,139,526.65
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Total unearned premiums as computed above.....	\$ 3,513,647.85
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Amount reclaimable by the insured on perpetual fire insurance policies, being 85.95 per cent of the premium or deposit received	227,010.68
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Net premium reserve and all other liabilities, except capital, under the life insurance, or any other special department..	119,902.72
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Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued	34,240.48
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Commissions, brokerage, and other charges due to agents and brokers, on premiums paid	867.19
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Return premiums, \$18,426.22; and reinsurance premiums, \$168,221.42	186,647.64
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Total amount of all liabilities.....	\$ 4,581,245.26
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Divisible surplus.....	2,488,976.21
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Total.....	\$ 7,070,221.47
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MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 894,333,811.04	\$ 7,783,106.72
Written or renewed during the year.....	797,441,087.22	5,966,047.56
Total	\$ 1,691,774,898.26	\$ 13,749,154.28
Deduct those expired and marked off as terminated.....	754,048,141.97	5,572,709.86
In force at the end of the year.....	\$ 937,726,756.29	\$ 8,176,444.42
Deduct amount re-insured.....	165,246,353.10	1,148,243.24
Net amount in force December 31, 1900	\$ 772,480,403.19	\$ 7,028,201.18
Largest amount written on any one risk, not deducting re-insurance, \$150,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year, fire, \$2,810,843.17; Tornado, \$9,575.70 \$ 2,820,418.87

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 2,450,955.64	\$ 106,540.00	\$ 2,557,495.64
Gross premiums received	26,655.62	578.37	27,233.99
Losses paid	7,816.69	28.00	7,844.69
Losses incurred.....	8,279.24	28.00	8,307.24
Amount at risk			4,043,700.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ROYAL EXCHANGE ASSURANCE COMPANY.

Organized under the laws of Great Britain and Ireland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

ROBERT DICKSON, *General Manager*.

[Incorporated, A. D. 1720. Commenced business in the United States 1891.]

Home office, 100 William street, New York city.

CAPITAL STOCK.

Amount of capital deposited.....	\$ 200,000,000.00
Amount of net ledger assets, December 31st, of previous year ..	1,108,833.28
Extended at	\$ 1,108,833.28

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 122,445.92	\$ 105.80
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,169,236.95	
Total	\$ 1,291,682.87	

Deduct gross premiums and bills in course of collection at this date.....	132,495.33			
Entire premiums collected during the year..\$	1,159,187.54			
Deduct reinsurance, rebate, abatement and return premiums.....	337,326.89			
Received for premiums other than perpetuals\$	821,860.65	\$	105.80	\$ 821,966.45
Interest and dividends on stocks and bonds.....	39,480.39			
Total rents and interest.....				39,480.39
Received from home office.....				375,882.93
Total income during the year.....				1,237,329.77
Total footings.....				\$ 2,346,163.05

DISBURSEMENTS DURING YEAR.

As shown by the books at Home office at close of business December 31st.

Gross amount paid for losses (including \$64,493.63 occurring in previous years)	590,193.09	Fire.	
Deduct amounts received for salvages, (on losses of the last or previous years) \$3,062.41; and from reinsurance in other companies, \$91,476.42.....	94,538.83	\$	495,654.26
Net amount paid during the year for losses.....\$	495,654.26		
Commissions or brokerage to agents, less received on reinsurances.....			174,124.92
Rents.....			6,781.00
Salaries, fees and all other charges, officers, \$21,350; clerks, \$46,055.25.....			67,405.25
Taxes on premiums.....			13,704.11
Insurance department fees and agents' licenses, \$8 058.59; municipal licenses, \$2,594.60			10,653.19
Advertising, printing and stationery, \$10,206.07; miscellaneous, \$41,074.07.....			51,280.14
Remitted to home office			160,637.61
Total expenditures during the year.....		\$	980,240.54
Balances		\$	1,365,922.51

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close of business December 31st.

Book value of bonds excluding interest.....\$	1,312,956.22
Cash in company's office, \$3,666.01; deposited in banks, \$33,670.52	37,336.53
Office furniture and maps.....	15,629.76
Total	\$ 1,365,922.51

Total net ledger assets, as per balances on page 1..... \$ 1,365,922.51

NON-LEDGER ASSETS.

Interest due.....	14,459.79	
Total carried out.....	\$	14,459.79
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		28,306.03
Gross premiums in course collection December 31st, not more than three months due.....\$	132,495.33	

Deduct cost of collection, commission and brokerage.....	27,426.53	
Net amount of uncollected premiums, not more than three months due not included in ledger assets.....		\$ 105,068.80
Due from United Fire Insurance Company of Baltimore for reinsurance under loss paid.		954.00
Gross assets.....		\$ 1,514,791.13
Deduct assets not admitted:		
Furniture, fixtures, safes and maps \$15,629.76.		
Total		\$ 15,629.76
Total admitted assets.....		\$ 1,499,161.37

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 18,261.59	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	78,155.21	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,207.20	
Total amount of claims for losses	\$ 101,624.00	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	22,639.00	
Net amount of unpaid losses.....		\$ 78,985.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$602,801.15; unearned premiums (50 per cent.).....	\$ 301,400.57	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$564,517.95; unearned premiums (pro rata)....	302,966.37	
Total unearned premiums as computed above.....		\$ 604,366.94
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued (contingents).....		1,597.88
Reinsurance premiums		5,469.79
Total amount of all liabilities.....		\$ 690,419.61
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Reserve or guaranty fund, represented by scrip, or otherwise ..	608,741.76	
Divisible surplus.....		808,741.76
Total		\$ 1,499,161.37

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement ..	\$ 93,906,486	\$ 1,059,264.26
Written or renewed during the year	103,768,498	1,169,236.95
Total.	\$ 197,674,984	\$ 2,228,501.21
Deduct those expired and marked off as terminated....	81,859,986	882,516.03
In force at the end of the year.....	\$ 115,814,998	\$ 1,345,985.18
Deduct amount reinsured	15,317,257	178,666.08
Net amount in force	\$ 100,497,741	\$ 1,167,319.10
Largest amount in any one hazard, \$25,000.00.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? **No.**
 Losses incurred during the year (fire).....\$ 525,714.26
 Does any officer, director or trustee receive a commission or royalty on the business of the company? **No.**

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 552,283.00
Gross premiums received	6,339.81
Losses paid.....	1,752.60
Losses incurred.....	1,752.60
Amount at risk.....	478,253.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. H. BIGELOW.

First Vice-President, PETER BERKEY.

Secretary, A. W. PERRY.

[Incorporated, May, 1865. Commenced business May, 1865.]

Home office, corner Third and Jackson streets, St. Paul, Minn.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; subscribed for.	\$ 500,000.00
Amount of capital paid up in cash.	500,000.00
Amount of net ledger assets, December 31st of previous year..	2,450,696.11
Extended at.	\$ 2,450,696.11

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$ 262,078.52	\$ 16,393.54	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,832,393.30	\$ 544,516.02	
Total.	\$ 2,094,471.82	\$ 560,909.56	
Deduct gross premiums and bills in course of collection at this date.....	269,518.08	16,932.34	
Entire premiums collected during the year.	\$ 1,824,953.74	\$ 543,977.22	
Deduct reinsurance, rebate, abatement and return premiums.....	327,229.89	201,415.81	
Received for premiums other than perpetuals....	\$ 1,497,723.85	\$ 342,561.41	\$ 1,840,285.26
Rents from company's property, including \$5,400 for company's use of own buildings		42,651.60	
Interest on real estate mortgage loans, \$16,886.26; on other collateral loans, \$5,277.23.....		22,163.49	
Interest and dividends on stocks and bonds, \$46,085.86; from all other sources, \$8,131.48.....		54,217.34	
Total rents and interest.....			\$ 119,032.43

Profit on sale or maturity of ledger assets during the year over book values.....	29,117.50
From all other sources, viz.: (Itemize profit and loss account)	
Increased premiums and bills—fire and marine.....	7,798.36
Received from old judgments and claims.....	452.50
Total income during the year	1,956,866.05
Total footings.....	\$ 4,447,562.16

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including, \$223,- 594.60 occurring in previous years).....	\$ 1,021,156.10	\$ 300,222.38
Deduct amounts received for salvages (on losses of the last or previous years,) \$20,478.83; and from reinsurance in other companies, \$237,- 872.27	136,731.15	121,620.95
		\$ 1,063,026.38
Net amount paid during the year for losses .	\$884,424.95	\$ 178,601.43
Paid stockholders for interest or dividends; (amount declared during year).....		50,000.00
Commissions or brokerages to agents less received on reinsur- ances.....		389,761.52
Rents for company's use of own buildings.....		5,400.00
Salaries, fees and all other charges, officers, \$26,333.34; clerks, \$20,120; other employees, 30,752.39		86,205.73
Taxes on premiums, \$37,736.50; on real estate, \$6,938.05.....		44,674.55
Insurance department fees and agents' licenses, \$7,064.85; mu- nicipal licenses, \$4,422.52; tax on franchise, \$190.....		11,677.37
Advertising, printing and stationery, \$10,989.84; legal expenses; \$1,407.65; repairs and expenses on real estate, \$17,639.12; furniture and fixtures, \$101.89; miscellaneous, \$126,251.71		158,390.21
Losses on sales or maturity of ledger assets.....		32,034.28
Total expenditures during the year.....		\$ 1,841,170.04
Balances.....		\$ 2,606,392.12

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.....

Book value of real estate (Schedule A), unincumbered.....	\$ 636,350.82
Mortgage loans on real estate (Schedule B), first liens.....	296,475.00
Loans secured by pledge of bonds, stocks or other collateral, (Schedule C)	76,225.05
Book value of bonds, excluding interest, \$843,719.12; and stocks \$327,922.50 (Schedule D).....	1,171,641.62
Cash in company's office, \$14,175.25; deposited in banks, \$160,- 228.49.....	174,403.74
Bills receivable, \$16,932.34; all others, \$235,441.10; secured.....	252,373.44
Total	\$ [2,607,469.67
Deduct ledger liabilities:	
Agents' credit balances.....	1,077.55
Total net ledger assets, as per balances on page 1.....	\$ 2,606,392.12

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 43,076.27
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	126,254.93

Losses resisted (not outlawed), including interest, cost and other expenses thereon	14,944.07	
Total amount of claims for losses	\$ 184,275.27	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E	21,902.01	
Net amount of unpaid losses		\$ 162,373.26
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$786,776.54 unearned premiums (50 per cent)	393,388.27	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,343,199.97 unearned premiums (pro rata) ..	716,138.66	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$146,683.39; unearned premiums (50 per cent) ..	73,341.70	
Total unearned premiums as computed above		\$ 1,182,868.63
Commission, brokerage and other charges due to agents and brokers on premiums paid		35,154.53
Total amount of all liabilities		\$ 1,380,396.42
Joint stock capital actually paid up in cash	500,000.00	
Divisible surplus	725,995.70	\$ 1,225,995.70
Total		\$ 2,606,392.12

MISCELLANEOUS.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1899	\$ 175,376.634	\$ 2,159,032.82	\$ 5,211,441	\$ 141,506.19
Written or renewed in 1900	122,689,749	1,832,393.30	70,099,272	544,516.02
Totals	\$ 298,066,383	\$ 3,991,426.12	\$ 75,310,713	\$ 686,022.21
Deduct expirations and cancellations	120,273,733	1,705,611.97	70,117,700	484,383.61
In force December 31, 1900	\$ 177,792,650	\$ 2,285,814.15	\$ 5,193,013	\$ 201,638.60
Deduct amount reinsured	12,610,308	155,837.64	1,331,326	54,955.21
Net amount in force	\$ 165,182,342	\$ 2,129,976.51	\$ 3,861,687	\$ 146,683.39

Largest amount in any one hazard, \$10,000.

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement?...	Yes.
Losses incurred during the year, fire, \$856,469.80; marine and inland, \$174,764.70; tornado, \$11,714.67	\$ 1,042,949.17
Total amount of the company's stock owned by the directors at par value	73,800.00
Total amount loaned to officers and directors, \$27,300; loaned to stockholders, not officers, \$2,980	30,280.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Marine and inland risks.	Tornado.	Aggregate.
Gross risks written	\$ 2,755,582.00	\$ 5,767.00	\$ 432,771.00	\$ 3,194,120.00
Gross premiums received	39,701.74	7.30	3,086.68	42,795.72
Losses paid	23,718.70		850.53	24,569.23
Losses incurred	23,594.93		850.53	24,445.46
Amount at risk	5,693,384.00		915,542.00	6,608,926.00

ANNUAL STATEMENT

**For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE SCOTTISH UNION AND
NATIONAL INSURANCE COMPANY, OF EDINBURGH,**

**Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State
of the State of Iowa pursuant to the laws thereof.**

Trustees in the United States:

JOHN R. REDFIELD, of Hartford, Conn. LEVERETT BRAINARD, Hartford, Conn.
MORGAN G. BULKELEY, Hartford, Conn.

Manager for the United States, JAMES H. BREWSTER.

[Organized or incorporated, 1824. Commenced business in United States, 1880.]

Principal office in United States, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$30,000,000; subscribed for \$ 21,757,000.00
Amount of capital paid up in cash 1,500,000.00
Amount of net ledger assets, December 31st of previous year.... 3,803,049.35

Extended at..... \$ 3,803,049.35

INCOME DURING YEAR,

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as
shown by that year's statement.....\$ 164,409.00
Gross premiums written and renewed during the year, as per
item 2, page 3, part VI..... 3,433,140.63

Total\$ 3,597,549.63
Deduct gross premiums and bills in course of collection at this
date 275,380.00

Entire premiums collected during the year.....\$ 3,322,169.63
Deduct reinsurance, rebate, abatement and return premiums... 1,382,174.80

Received for premiums other than perpetuals.....\$ 1,939,994.83 \$ 1,939,994.83
Rents 12,386.25
Interest on real estate mortgage loans, \$60,266.72; on other col-
lateral loans, \$85.66..... 60,352.38
Interest and dividends on stocks and bonds, \$72,521.41; from all
other sources, 5,044.44..... 77,565.85

Total rents and interest..... \$ 150,304.48

Profit on sale or maturity of ledger assets during the year over
book values..... 3,225.64

Received from home office	79,526.27
Total income during the year	\$ 2,173,051.22
Total footings	\$ 5,976,100.57

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$246,295.35 occurring in previous years)	\$ 2,060,681.45	
Deduct amounts received for salvages (on losses of the last or previous years) \$15,518.62; and from reinsurance in other companies, \$655,297.10	670,815.72	
Net amount paid during the year for losses	\$ 1,389,865.73	1,389,865.73
Commissions or brokerage to agents, less received on reinsurances		393,485.61
Rents		4,182.39
Salaries, fees and all other charges, officers, \$15,000; clerks and other employees, \$76,960.07		91,960.07
Taxes on premiums, \$44,099.18; on real estate, \$3,105.18		47,204.36
Insurance department fees and agents' licenses, \$10,130.51; municipal licenses, \$6,021.13; tax on franchise, \$665.01; war tax, \$14,810.95; fire patrol tax, \$8,298.12		39,925.72
Loss on sales or maturity of ledger assets		5,192.04
Advertising, printing and stationery, \$17,008.25; repairs and expenses on real estate, 7,121.25; furniture and fixtures, \$6,829.59; miscellaneous, \$88,263.27		119,222.36
Total expenditures during the year	\$ 2,091,038.28	
Balance	\$ 3,885,062.29	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered	\$ 218,457.56	
Mortgage loans on real estate (Schedule B), first liens	1,064,050.17	
Loans secured by pledge of bonds, stocks or other collaterals (Schedule C)	2,600.00	
Book value of bonds, excluding interest, \$1,924,266.20; and stocks, \$49,950; (Schedule D)	1,974,216.20	
Cash in company's office, \$583.74; deposited in banks, \$519,527.98	520,111.72	
Agents' debit balance,* secured	\$155,778.58	
Total	\$ 3,935,214.23	
Deduct ledger liabilities:		
Agents' credit balances, \$23.12; due for reinsurance, \$50,128.82	50,151.94	
Total net ledger assets, as per balance on page 1.		\$ 3,885,062.26

NON-LEDGER ASSETS.

Interest due, \$7,476.63; and accrued, \$6,379.91 on mortgages ...	\$ 13,856.54	
Interest due, \$10,316.25; and accrued, \$11,532.52 on bonds and stocks	21,848.77	
Interest due	22.40	
Interest due, \$300; and accrued, \$231.23 on other assets	531.23	
Total carried out	\$ 36,258.94	
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D		77,827.50

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 275,380.00	
Deduct cost of collection, commission and brokerage.....	45,778.25	
Net amount of uncollected premiums, not more than three months due		229,601.75
Gross assets		\$ 4,228,750.48
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value—Bonds and stocks	\$ 11,673.75	
Total.....		11,673.75
Total admitted assets		\$ 4,217,076.73

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$ 76,253.81	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	166,500.00	
Losses resisted (not outlawed), including interest, cost and other expenses thereon	12,300.00	
Total amount of claims for losses.....	\$ 255,053.81	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.	15,088.23	
Net amount of unpaid losses.....		\$ 239,965.58
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,390,544.75; unearned premiums (50 per cent)	\$ 695,297.37	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,951,096.71; unearned premiums (pro rata).	960,491.89	
Total unearned premiums as computed above.....		1,655,789.26
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		5,000.00
Return premiums, \$25,834.76; and reinsurance premiums, \$66,431.24		92,267.00
Total amount of all liabilities.....		\$ 1,993,021.84
Divisible surplus.....		2,224,054.89
Total		\$ 4,217,076.73

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 463,713,045	\$ 4,019,751.01
Written or renewed during the year.....	357,480,804	3,433,140.63
Total	\$ 821,193,849	\$ 7,452,891.64
Deduct those expired and marked off as terminated.....	315,081,851	2,988,921.48
In force at the end of the year.....	\$ 506,111,998	\$ 4,463,970.16
Deduct amount reinsured.....	123,441,204	1,122,278.70
Net amount in force	\$ 382,670,794	\$ 3,341,691.46
Largest amount written on any one risk not deducting reinsurance, \$50,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?....	No.
Losses incurred during the year.....	\$1,343,071.72
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "special reserve fund," according to said law, deposited with the insurance department of the state of New York.....	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 2,168,885.00
Gross premiums received.....	28,997.35
Losses paid.....	7,771.52
Losses incurred.....	9,794.08
Amount at risk.....	2,025,739.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SECURITY INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, CHAS. S. LUTE.

Vice-President, JAS. D. DEWELL.

Secretary, H. MASON.

[Incorporated, April, 1841. Commenced business, April, 1841.]

Home Office, 37 Center Street, New Haven, Conn.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets, December 31st of previous year....	844,997.84
Extended at	\$ 844,997.84

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire	Marine and Inland.
Gross premiums and bills unpaid at close of last year, as shown by income 6 of that year's statement	\$ 95,861.87	\$ 5,384.79
Deduct amount of same not collected.....	1,036.36	17.88
Net collected	\$ 94,825.51	\$ 5,366.91
Gross premiums written and renewed during the year, as shown in exhibit, item 2.....	733,048.65	80,471.74
Total.....	\$ 827,874.16	\$ 85,838.65
Deduct gross premiums and bills in course of collection at this date	91,780.53	9,167.61
Entire premiums collected during the year. \$	736,093.63	\$ 76,671.04

IOWA INSURANCE REPORT.

341

Deduct re-insurance, rebate, abatement, and return premiums.....	217,608.88	23,785.50	
Net cash actually received for premiums (carried out).....	\$ 518,484.75	\$ 52,885.54	\$ 571,370.29
Rents from Company's property, including \$2,000 for company's use of own buildings		2,870.40	
Interest on real estate mortgage loans, \$8,336.38; on other collateral loans, \$843.66.....		9,180.04	
Interest and dividends on stocks and bonds, \$23,450.92; from all other sources, \$0.....		23,450.92	
Total rents and interest.....			\$ 35,501.36
Profit on sale or maturity of ledger assets during the year over book values.....			732.50
From all other sources, viz: Profit and loss accounts paid.....		452.30	
Credit profit and loss account difference between cost of securities and the book values of the same.....		2,494.27	2,946.57
Total income during the year			\$ 610,550.72
Total footings.....			\$ 1,455,548.56

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	On fire risks.	On marine and inland risks,	
Gross amount actually paid for losses (including \$60,131.32 losses occurring in previous years).....	\$ 417,841.45	\$ 49,267.14	
Deduct all amounts actually received for salvages whether (on losses of the last or previous years), \$4,076.40 and all amounts actually received for reinsurance in other companies, \$84,983.70: total deductions.....	77,445.78	11,614.32	
Net amount paid during the year for losses.....	\$ 340,395.67	\$ 37,652.82	\$ 378,048.49
Paid stockholders for interest or dividends (amount declared during the year).....			24,000.00
Commissions or brokerage to agents, less received on reinsurances.....			127,463.40
Rents (including \$2,000 for company's use of own buildings), less \$500 from sub leases			1,500.00
Salaries, fees and all other charges, officers, \$8,500; general agents and clerks, \$18,881.22; other employees, \$9,521.76.....			36,902.98
Taxes on premiums, \$13,597.62; on real estate, \$415.37.....			14,012.99
Insurance department fees and agents' licenses, \$3,419.97; municipal licenses, \$301.....			3,720.97
Advertising, printing and stationery, \$5,758.90; legal expenses, \$930.62; furniture and fixtures, \$425.79; miscellaneous, \$5,994.34.....			43,109.65
Losses on sales or maturity of ledger assets, \$3,038.75; other disbursements, viz: \$1,451.09 charged to profit and loss account during the year.....			4,489.84
Total expenditures during the year			\$ 633,248.32
Balances			\$ 822,300.24

LEDGER ASSETS

As per ledger accounts shown by the books at home office
at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 86,608.62
Mortgage loans on real estate (Schedule B), first liens.....	204,538.78
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	22,000.00
Book value of bonds excluding interest, \$181,000.00; and stocks., \$248,980 (Schedule D).....	429,980.00
Cash in company's office, \$208.38; deposited in banks, \$74,423.14...	74,631.52
Bills receivable	4,541.32

Total	\$ 822,300.24
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Total net ledger assets, as per balances on page 1.....	\$ 822,300.24
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NON-LEDGER ASSETS

Interest accrued on mortgages.....	1,449.68
Interest accrued on bonds and stocks.....	1,550.54
Rents due.....	41.67

Total carried out.....	\$ 3,041.89
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Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	91,728.23
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Gross premiums in course of collection December 31st, not more than three months due.....	100,948.14
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Deduct cost of collection, commission and brokerage.....	17,041.04
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Net amount of uncollected premiums, not more than three months due	\$ 83,907.10
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Due from other companies on losses paid.....	636.35
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Gross assets.....	\$ 1,001,613.81
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Deduct assets not admitted:

Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	2,008.62
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Total admitted assets.....	\$ 999,605.19
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NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$ 18,647.65
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Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	32,664.84
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Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	895.00
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Total amount of claims for losses.....	\$ 52,207.49
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Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	3,385.94
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Net amount of unpaid losses.....	\$ 48,821.55
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Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$315,194.46; unearned premiums (50 per cent)	\$ 157,597.23
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Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$509,704.91; unearned premiums (pro rata) ..	281,567.73
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Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks, (50 per cent on time bills)	12,661.30	
Total unearned premiums as computed above.....	\$	451,826.26
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		5,771.61
Return premiums, \$7,444.51; and reinsurance premiums, \$23,174.87.....		30,619.38
Total amount of all liabilities.....	\$	537,038.80
Joint stock capital actually paid up in cash.....		300,000.00
Divisible surplus.....		162,566.39
Total	\$	999,605.19

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and Inl'd.	Premiums thereon.
In force December 31, 1899.....\$	78,419,288	\$ 846,187.22	\$ 518,029.00	\$ 26,108.15
Written or renewed in 1900.....	71,387,483	733,048.65	9,074,203.00	80,471.74
Totals	\$ 149,746,771	\$ 1,579,235.87	\$ 9,592,232.00	\$ 106,579.89
Deduct expirations and cancellations	58,573,671	632,898.18	9,015,939.00	78,726.41
In force December 31, 1900.....\$	91,173,100	\$ 946,337.69	\$ 576,293.00	\$ 27,853.48
Deduct amount reinsured.....	11,365,657	121,438.32	109,900.00	3,889.81
Net amount in force.....\$	79,807,443	\$ 824,899.37	\$ 466,393.00	\$ 23,963.67

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No

Losses incurred during the year, fire, \$330,562.24; marine and inland, \$34,319.99.

Total amount of the company's stock owned by the directors at par value.....\$ 67,160.00

Total amount loaned to officers and directors, \$25,000; loaned to stockholders, not officers, \$10,000.

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 1,785,073.00
Gross premiums received.....	16,948.00
Losses paid.....	6,201.00
Losses incurred.....	8,537.00
Amount at risk.....	2,077,051.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the state of Massachusetts, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, A. W. DAMON.

Vice-President, C. E. GALACAR.

Secretary, W. J. MACKAY.

[Incorporated, 1849.

Commenced business, 1851.]

Home office, 292 Main St., Springfield, Mass.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,500,000.00; subscribed for. \$	1,500,000.00
Amount of capital paid up in cash.....	1,500,000.00
Amount of net ledger assets December 31st of previous year....	3,795,014.63
Extended at.....	\$ 3,795,014.63

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 362,994.63	
Net collected.....	\$ 362,994.63	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,543,613.63	
Total.....	\$ 2,906,608.26	
Deduct gross premiums and bills in course of collection at this date.....	391,502.59	
Entire premiums collected during the year.....	\$ 2,515,105.67	
Deduct reinsurance, rebate, abatement, and return premiums..	572,785.32	
Received for premiums other than perpetuals.....	\$ 1,942,320.35	\$ 1,942,320.35
Rents.....	4,653.35	
Interest on real estate mortgage loans, \$32,284.81; on other collateral loans, \$1,721.35.....	34,006.16	
Interest and dividends on stocks and bonds.....	148,441.35	
Total rents and interest.....		187,100.86
Profit on sale or maturity of ledger assets during the year over book values.....		2,005.63
Total income during the year.....		\$ 2,131,426.84
Total footings.....		\$ 5,926,441.47

IOWA INSURANCE REPORT.

345

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

FIRE.

Gross amount paid for losses (including \$169,717.17 occurring in previous years)	\$ 1,335,234.30	
Deduct amounts received for salvages (on losses of the last or previous years), \$.....; and from re-insurance in other companies.....		192,527.10
Net amount paid during the year for losses.....	\$ 1,142,707.20	\$ 1,142,707.20
Paid stockholders for interest or dividends; amount declared during the year		150,000.00
Commissions or brokerage to agents, less received on reinsurances		354,910.29
Salaries		110,745.57
Taxes on premiums, \$40,124.46; on real estate, \$1,478.67; on other investments, revenue, \$12,183.58		53,786.71
Insurance department fees and agents' licenses, \$11,223.60; municipal licenses, \$5,189.34; tax on franchise, \$28,346.68		38,495.47
Advertising, printing and stationery, \$5,990.56; legal expenses, \$4,056.93; repairs and expenses on real estate, less rebate on bank tax, \$6,264.15; miscellaneous, \$203,770.02.		213,817.51
Losses on sales or maturity of ledger assets.....		17,265.92
Total expenditures during the year.....		2,081,728.67
Balances		\$ 3,844,712.80

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 83,966.64
Mortgage loans on real estate (Schedule B), first liens.....	616,800.00
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	40,525.00
Book value of bonds excluding interest, \$412,002.50; and stocks, \$2,479,676.27 (Schedule D)	2,891,678.77
Cash in company's office, \$13,179.70; deposited in banks, \$198,562.69	211,742.39
Total.....	\$ 3,844,712.80

Total net ledger assets, as per balances on page 1..... **\$ 3,844,712.80**

NON-LEDGER ASSETS.

Interest due, \$1,455; and accrued, \$15,157.77 on mortgages.....	\$ 16,612.77
Interest accrued on bonds and stocks	30,286.49
Interest accrued on collateral loans.....	856.87
Rents due, \$150, and accrued, \$514.17 on company's property or lease	664.17

Total carried out.....	\$ 48,420.30
Market value of real estate over book value, as per Schedule A..	41,033.36
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	832,015.23
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 391,502.59
Deduct cost of collection, commission and brokerage.	78,300.52
Net amount of uncollected premiums, not more than three months due.....	\$ 313,202.07

Due from other companies for reinsurance on losses already paid	1,939.19
Gross assets.....	\$ 5,081,322.95
Total admitted assets.....	\$ 5,081,322.95

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$ 63,667.72
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	146,610.36
Losses resisted (not outlawed), including interest, costs, and other expenses thereon.....	20,350.94
Total amount of claims for losses.....	\$ 230,629.02
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E..	38,222.27
Net amount of unpaid losses.....	\$ 192,406.75
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,378,539.58; unearned premiums (50 per cent).....	\$ 684,269.79
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,732,702.05; unearned premiums (pro rata).....	885,503.00
Total unearned premiums as computed above.....	\$ 1,569,772.79
Total amount of all liabilities.....	\$ 1,762,179.54
Joint stock capital actually paid up in cash.....	\$ 1,500,000.00
Divisible surplus.....	1,819,143.41
Total.....	\$ 5,081,322.95

MISCELLANEOUS.

	Fire and tornado risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 308,104,334	\$ 3,054,815.61
Written or renewed during the year.....	236,949,609	2,543,613.63
Total.....	\$ 545,053,943	\$ 5,598,429.24
Deduct those expired and marked off as terminated.....	202,670,909	2,158,999.00
In force at the end of the year.....	\$ 342,383,034	\$ 3,439,430.24
Deduct amount reinsured.....	34,854,367	328,188.61
Net amount in force.....	\$ 307,528,667	\$ 3,111,241.63
Largest amount written on any one risk, not deducting reinsurance, \$70,000; reinsured to \$35,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$1,158,005.95; tornado, \$4,463.99.....	\$ 1,162,469.94
Total amount of the company's stock owned by the directors at par value.....	94,500.00
Total amount loaned to officers and directors, \$4,250; loaned to stockholders, not officers, \$19,975.....	24,225.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 4,719,835.00	\$ 416,285.00	\$ 5,136,120.00
Gross premiums received.....	56,556.92	1,998.21	58,555.13
Losses paid.....	23,043.68	119.05	23,162.73
Losses incurred.....	27,014.60	119.05	27,133.65
Amount at risk.....	5,359,683.00	1,287,802.00	6,647,485.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SPRING GARDEN INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, CHARLES ROBERTS.

Vice-President, AUGUSTUS THOMAS.

Secretary, CLARENCE E. PORTER.

[Incorporated, April 15, 1835. Commenced business, August 29, 1835.]

Home office, 431 Walnut street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$400,000; subscribed for...	\$ 400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year ...	1,229,836.62
Extended at.....	\$ 1,229,836.62

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 71,883.33
Net collected	71,883.33
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	774,515.05
Total	\$ 846,398.38
Deduct gross premiums and bills in course of collection at this date	108,142.19
Entire premiums collected during the year.....	\$ 738,256.19
Deduct reinsurance, rebate, abatement and return premiums...	253,092.78
Received for premiums, other than perpetuals.....	\$ 485,163.41
Deposit premiums, received on perpetual risks.....	8,485.79
Rents from company's property, including \$4,000 for company's use of own building.....	15,864.60
Interest on real estate mortgage loans and on other collateral loans.....	3,476.92
Interest and dividends on stocks and bonds.....	37,755.37
Total rents and interest.....	\$ 57,096.89

Profit on sale or maturity of ledger assets during the year over book values.....	3,323.84
From all other sources.....	339.00
Total income during the year.....	\$ 554,408.93
Total footings.....	\$ 1,784,245.55

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire.	Perpetuals.	
Gross amount paid for losses (including \$48,602.18 occurring in previous years).....\$	491,354.17		
Deduct amounts received for salvages (on losses of the last or previous years), \$5,157.48 and from reinsurance in other companies, \$231,970.52.....	237,128.00	\$ 2,380.41	
Net amount paid during the year for losses \$	254,226.17	\$ 2,380.41	\$ 256,606.58
Deposit premiums returned.....			22,841.26
Paid stockholders for interest or dividends; amount declared during the year.....			32,000.00
Commissions or brokerage to agents, less received on reinsurances.....			84,610.37
Rents for company's own buildings.....			4,000.00
Salaries, fees and all other charges, officers, \$13,800.00; clerks, and other employees, \$20,428.34.....			34,228.34
Taxes on premiums, \$12,875.08; on real estate taxes, \$4,885.46... ..			17,760.54
Insurance department fees and agents' licenses, \$4,201.89; internal revenue, \$3,503.09; tax on franchise, \$2,052.....			9,756.98
Advertising, printing and stationery, \$5,043.48; legal expenses, \$1,000; repairs and expenses on real estate, \$6,984.06; maps, \$3,065.57; miscellaneous, \$52,813.64.....			68,906.75
Losses on sales or maturity of ledger assets, \$845.96; other disbursements, \$13,825.15.....			14,671.11
Total expenditures during the year.....		\$ 545,381.93	
Balances.....		\$ 1,238,863.62	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....\$	366,001.17
Mortgage loans on real estate (Schedule B), first liens.....\$	50,870.00
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....	25,000.00
Book value of bonds excluding interest, \$649,657.36; and stocks, \$121,349.03 (Schedule D).....	771,006.39
Cash in company's office, \$3,385.26; deposited in banks, \$23,155.25.....	26,540.51
Bills receivable.....	423.00
Total.....	\$ 1,239,841.07
Deduct ledger liabilities:	
Agents' credit balances.....	977.45
Total net ledger assets, as per balances on page 1.....	\$ 1,238,863.62

NON-LEDGER ASSETS.

Interest accrued, on mortgages	\$ 857.01	
Rents accrued on company's property or lease	342.50	
Total carried out.....		\$ 1,199.51
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		63,104.61
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 106,997.38	
Deduct cost of collection, commission and brokerage.....	18,260.93	88,736.45
Due from other companies for reinsurance of losses paid.....		2,073.25
Gross assets.....		\$ 1,393,977.44
Deduct assets not admitted.		
Bills receivable, past due.....	23.00	
Depreciation from book value of above net ledger asset to bring same to market value—real estate.....	55,201.17	55,224.17
Total admitted assets.....		\$ 1,338,753.27

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 10,494.97	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	35,624.52	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	14,105.46	
Total amount of claims for losses.....	\$ 60,224.95	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	22,610.84	
Net amount of unpaid losses.....		\$ 37,614.11
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$325,643.84; unearned premiums (50 per cent.).....	\$ 162,821.92	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$368,688.74; unearned premiums (pro rata)...	215,647.52	
Total unearned premiums as computed above.....		\$ 378,469.44
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 or 95 per cent of the premium or deposit received.....		374,663.32
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		674.45
Reserve for contingencies.....		15,000.00
Return premiums, \$19,345.43; and reinsurance premiums, \$6,982.13		26,327.56
All other liabilities, viz.: Agency expenses, \$1,115.22; agency taxes, \$1,417.36.....		2,532.58
Total amount of all liabilities.....		\$ 835,281.46
Joint stock capital actually paid up in cash.....	\$ 400,000.00	
Divisible surplus.....	103,471.81	503,471.81
Total.....		\$ 1,338,753.27

IOWA INSURANCE REPORT.

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31, 1899.....	\$ 148,850,901.19	\$ 1,274,327.58
Written or renewed in 1900.....	75,052,689.62	774,515.05
Totals.....	\$ 223,903,590.81	\$ 2,048,842.63
Deduct expiration and cancellations.....	87,497,241.75	826,008.36
In force December 31, 1900.....	\$ 136,406,349.06	\$ 1,222,834.27
Deduct amount reinsured	65,119,327.08	528,521.69
Net amount in force.....	\$ 71,287,021.98	\$ 694,312.58
Largest amount in any one hazard, \$15,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year (fire, \$231,549.29; perpetual, \$2,331.28).....\$ 233,880.57
 Total amount of the company's stock owned by the directors at par value.....\$ 79,050.00
 Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 1,437,989.58
Gross premiums received.....	12,077.72
Losses paid.....	8,588.65
Losses incurred.....	7,977.57
Amount at risk.....	1,791,711.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

UNITED STATES BRANCH OF THE SUN INSURANCE OFFICE.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Manager, J. J. GUILB.

[Incorporated, A. D. 1710. Commenced business in United States, August 1, 1882.]

Home Office, 54 Pine street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...\$ 2,378,253.38

Extended at.....\$ 2,378,253.38

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$ 130,835.37
 Net collected.....\$ 130,835.37

Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,960,372.25	
Total	\$ 2,091,207.62	
Deduct gross premiums and bills in course of collection at this date	117,943.12	
Entire premiums collected during the year	\$ 1,973,264.50	
Deduct reinsurance, rebate, abatement and return premiums ..	457,396.71	
Received for premiums other than perpetuals	\$ 1,515,867.79	\$ 1,515,867.79
Rents from company's property, including \$15,800 for company's use of own buildings	20,316.80	
Interest on real estate mortgage loans	9,680.00	
Interest and dividends on stocks and bonds, \$69,685.22; from all other sources, \$1,402.04	71,087.26	
Total rents and interest		\$ 100,484.06
Profit on sale or maturity of ledger assets during the year over book values		14,162.62
Total income during the year		\$ 1,630,514.47
Total footings		\$ 4,008,767.85

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$183,916.69 occurring in previous years)	\$ 1,176,899.95	
Deduct amounts received for salvages (on losses of the last or previous years), \$6,718.93; and from reinsurance in other companies, \$112,258.19	118,977.12	
Net amount paid during the year for losses	\$ 1,057,922.83	\$ 1,057,922.83
Commissions or brokerage to agents, less received on reinsurances		341,773.88
Salaries and allowances to agents		59,858.89
Rents (including \$15,800 for company's use of own buildings) ..		20,764.16
Salaries, fees and all other charges; officers, \$32,100; clerks, \$42,608.03; other employees, \$19,635.42		94,343.45
Taxes on premiums, \$34,091.77; on real estate, \$2,888.38; internal revenue, \$9,884.48		46,864.63
Insurance department fees and agent's licenses, \$4,778; municipal licenses, \$2,298.50		7,076.50
Advertising, printing and stationery, \$14,535.93; legal expenses, \$1,098.75; repairs and expenses on real estate, \$6,201.66; furniture and fixtures, \$437.26; miscellaneous, \$13,556.92		35,830.52
Losses on sales or maturity of ledger assets		19,961.25
Remitted to home office		3,083.04
Total expenditures during the year		\$ 1,687,479.15
Balances		\$ 2,321,288.70

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 261,189.97
Mortgage loans on real estate (Schedule B), first liens	188,000.00
Book value of bonds excluding interest, \$1,298,523.98; and stocks, \$231,761.29 (Schedule D)	1,530,285.27

Cash in company's office, \$625.27; deposited in banks, \$197,-029.15.....	197,654.42	
Agents' debit balances (secured) ..	147,232.62	
Total.....	\$ 2,324,362.28	
Deduct ledger liabilities:		
Agents' credit balances.....	3,073.58	
Total net ledger assets, as per balances on page 1.....		\$ 2,321,288.70
NON-LEDGER ASSETS.		
Interest accrued on mortgages.....	\$ 1,850.83	
Interest due and accrued on bonds and stocks	17,682.48	
Interest accrued on other assets.....	263.17	
Rents accrued on company's property or lease.....	1,316.67	
Total carried out.....		\$ 21,113.15
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		125,424.73
Gross premiums in course of collection December 31st, not more than three months due	\$ 108,154.39	
Deduct cost of collection, commission and brokerage.....	28,329.45	
Net amount of uncollected premiums, not more than three months due.....		79,824.94
Gross assets		\$ 2,547,651.52
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....		11,189.97
Total.....		\$ 11,189.97
Total admitted assets.....		\$ 2,536,461.55
NON-LEDGER LIABILITIES.		
Losses adjusted and unpaid (due, \$17,796.31; not yet due, \$36,-857.13).....	\$ 54,653.44	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	163,721.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	13,753.00	
Total amount of claims for losses	\$ 232,127.44	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	37,827.28	
Net amount of unpaid losses.....		\$ 194,300.16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$1,048,744.90; unearned premiums (50 per cent.).....	\$ 524,372.45	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,663,475.57; unearned premiums (pro rata)	823,484.18	
Total unearned premiums as computed above.....		\$ 1,347,856.63
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		4,077.85

Reinsurance premiums.....	9,706.00
Total amount of all liabilities	\$ 1,555,940.64
Divisible surplus	980,520.91
Total	\$ 2,536,461.55

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force December 31, 1899, as per line 5 under this heading in last year's statement.....	\$ 327,457,988	\$ 2,790,425.97
Written or renewed during the year.....	207,438,897	1,060,372.25
Total.....	\$ 534,896,885	\$ 4,750,798.22
Deduct those expired and marked off as terminated.....	198,585,962	1,855,252.46
In force at the end of the year.....	\$ 336,310,923	\$ 2,895,545.76
Deduct amount reinsured	24,350,942	183,325.29
Net amount in force.....	\$ 311,959,981	\$ 2,712,220.47
Largest amount on any one risk, not deducting reinsurance, \$75,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire.....	\$1,054,400.30
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the State of New York.....	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 1,101,629.00
Gross premiums received	14,333.00
Losses paid.....	10,909.00
Losses incurred	9,970.00
Amount at risk.....	1,387,792.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED, OF GOTHENBURG, SWEDEN.

Organized under the laws of Sweden, made to the Auditor of State of the State of Iowa, in pursuance of the laws thereof.

Trustees in the United States:

ROBERT B. WOODWARD, Brooklyn, N. Y. CHARLES S. FAIRCHILD, New York City.
 STEWART L. WOODFORD, Brooklyn, N. Y.

Managers for the United States: WEED & KENNEDY.

[Organized or incorporated, May 18, 1866. Commenced business in United States, August, 1884.]

Principal office in United States, 29 and 31 Liberty street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...\$ 580,725.98

IOWA INSURANCE REPORT.

INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st.

	Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement (not included in ledger assets)\$	92,747.69
Net collected.....	\$ 92,747.69
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	705,876.27
Total	\$ 798,623.96
Deduct gross premiums and bills in course of collection at this date (not included in ledger assets).....	109,559.18
Entire premiums collected during the year	\$ 689,064.78
Deduct reinsurance, rebate, abatement and return premiums ...	199,038.11
Received for premiums other than perpetuals..	\$ 490,026.67
Interest and dividends on stocks and bonds, \$16,287.58; from all other sources, \$692.96.	16,980.54
Total rents and interest	\$ 16,980.54
Profit on sale or maturity of ledger assets during the year over book values.	7,051.57
From all other sources, viz.: (Itemize profit and loss account) Received from home office.....	70,000.00
Total income during the year	\$ 584,058.78
Total footings	\$ 1,164,784.76

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

	Fire.
Gross amount paid for losses (including \$58,134.63 occurring in previous years).....	\$ 394,289.44
Deduct amounts received for salvages (on losses of the last or previous years) \$4,334.48; and from reinsurance in other companies, \$54,275.85.	58,610.33
Net amount paid during the year for losses	\$ 335,679.11
Paid stockholders for interest or dividends (amount declared during the year, remitted to home office).	15,931.24
Commissions or brokerage to agents, less received on reinsurances.....	160,126.69
Salaries, fees and all other charges, officers	900.00
Taxes on premiums	11,810.16
Insurance department fees and agents' licenses, \$3,489.71; municipal licenses, \$935.56; tax on franchise, \$1,119.35.	5,544.62
Miscellaneous, \$8,275.82.....	9,367.91
Total expenditures during the year.....	\$ 539,359.73
Balances	\$ 625,425.03

IOWA INSURANCE REPORT.

355

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business December 31st.

Book value of bonds excluding interest.....	\$ 521,248.74
Cash in company's office, \$1,328.26; deposited in banks, \$84,818.84	86,147.10
Bills receivable.....	26,206.89
Total.....	\$ 633,602.73
Deduct ledger liabilities:	
Agents' credit balances.....	8,177.70

Total net ledger assets as per balances on page 1.....	\$	625,425 03
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NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 4,397.91
Total carried out.....	\$ 4,397.91
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D.....	138.76
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 108,147.03
Deduct cost of collection, commission and brokerage.....	27,114.18
Net amount of uncollected premiums, not more than three months due.....	\$ 81,032.85
Total admitted assets.....	\$ 710,994.55

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 14,799.58
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	26,237.91
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	8,313.00
Total amount of claims for losses.....	\$ 49,350.49
Deduct re-insurance due or accrued (give list of companies and amounts), as per Schedule E	2,327.94
Net amount of unpaid losses.....	\$ 47,022.55
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$379,763.31; unearned premiums (50 per cent).....	\$ 189,881.66
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$246,672.22; unearned premiums (pro rata)	137,943.13
Total unearned premiums as computed above.....	\$ 327,824.79
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	317.08
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	5,735.11
Return premiums, \$10,811.79; and re-insurance premiums, \$2,783.99.....	13,595.78
All other liabilities, viz.: Miscellaneous.....	314.10
Total amount of all liabilities.....	\$ 394,809.41
Divisible surplus	316,185.14
Total.....	\$ 710,994.55

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement \$	44,197,652	\$ 582,778.75
Written or renewed during the year	48,143,248	705,876.27
Total	92,340,900	\$ 1,288,655.02
Deduct those expired and marked off as terminated	45,100,047	611,950.92
In force at the end of the year.....	47,240,853	\$ 676,704.10
Deduct amount reinsured	3,229,466	50,268.57
Net amount in force	44,011,387	\$ 626,435.53
Largest amount written on any one risk, not deducting reinsurance, \$ 30,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year. Fire.....\$ 332,070.74

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 270,375.00
Gross premiums received.....	3,600.05
Losses paid.....	116.60
Losses incurred.....	116.60
Amount at risk.....	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
THURINGIA INSURANCE COMPANY.

Organized under the laws of the Empire of Germany, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

F. G. Voss, *U. S. Manager.*

[Incorporated, September, 1853. Commenced business, July, 1896.]

Home office, 100 William street, New York City.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 200,000.00
Extended at.....	\$ 550,632.22

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 163,345.54
Net collected	\$ 163,345.54
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,178,747.02
Total.....	\$ 1,342,092.56

IOWA INSURANCE REPORT.

357

Deduct gross premiums and bills in course of collection at this date	180,149.45
Entire premiums collected during the year.....	\$ 1,161,943.11
Deduct reinsurance, rebate, abatement and return premiums...	323,992.78
Received for premiums other than perpetuals.....	\$ 837,950.33
Total rents and interest	10,320.00
From all other sources, viz: Remittance from home office....	243,000.00
Total income during the year	1,091,270.33
Total footings.....	\$ 1,641,902.55

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$68,997.48 occurring in previous years)	467,178.54	
Deduct amounts received for salvages (on losses of the last or previous years), \$319.58; and from re-insurance in other companies, \$48,732.03.....	49,051.61	
Net amount paid during the year for losses.	\$ 418,126.93	\$ 418,126.93
Commissions or brokerage to agents, less received on reinsurances		308,992.80
Salaries and allowances to agents.....		3,874.72
Salaries, fees and all other charges, officers, \$6,000; clerks, \$21,771.51; other employees, \$16,060.31		43,831.82
Taxes on premiums		13,547.67
Insurance department fees and agents' licenses, \$4,164.57; municipal licenses, \$2,572.31.....		6,736.88
Advertising, printing and stationery, \$8,368.54; miscellaneous, \$4,816.68.....		13,185.22
Total expenditures during the year		\$ 808,296.04
Balances.....		\$ 833,606.51

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest.	\$ 810,105.99
Cash in company's office, \$288.54; deposited in bank, \$13,498.92.	13,787.46
Agent's debit balances, \$9,713.06, secured.....	9,713.06
Total.....	\$ 833,606.51
Total net ledger assets, as per balances on page 1.	\$ 833,606.51

NON-LEDGER ASSETS

Interest accrued on bonds and stocks.....	\$ 8,337.50
Total carried out.....	\$ 8,337.50
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	37,408.79
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 177,352.23

IOWA INSURANCE REPORT.

Deduct cost of collection, commission and brokerage.....	45,359.92	
Net amount of uncollected premiums, not more than three months due.....		131,992.31
Gross assets	\$	1,011,345.11
Total admitted assets.....	\$	1,011,345.11

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$	8,002.74
Losses in process of adjustment, or in suspense, including all reported and supposed losses		32,817.23
Total amount of claims for losses....	\$	40,819.97
Deduct reinsurance due or accrued, as per Schedule E		4,106.79
Net amount of unpaid losses	\$	36,713.18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$472,226.48; unearned premiums (50 per cent)	\$	236,113.24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$557,006.23; unearned premiums (pro rata)..		373,460.92
Total unearned premiums as computed above..	\$	609,574.16
Reinsurance premiums.....		1,714.67
Total amount of all liabilities.....	\$	648,002.01
Joint stock capital actually paid up in cash.....	\$	200,000.00
Divisible surplus		163,343.10
Total.....	\$	1,011,345.11

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 63,501,346.80	\$ 798,191.71
Written or renewed during the year 1900.....	103,512,279.57	1,152,710.39
Total	\$ 167,013,626.37	\$ 1,950,902.10
Deduct those expired and marked off as terminated.....	63,374,478.19	851,449.90
In force at end of the year 1900.....	\$ 103,639,148.18	\$ 1,099,452.20
Deduct amount reinsured.....	5,055,219.79	70,219.49
Net amount in force December 31, 1900.....	\$ 98,583,928.39	\$ 1,029,232.71
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.		

GENERAL INTERROGATORIES

Losses incurred during the year, fire	\$ 398,337.93
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 866,839.02
Gross premiums received.....	12,363.54
Losses paid.....	4,360.41
Losses incurred.....	3,435.06
Amount at risk.....	934,952.52

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
TRADERS' INSURANCE COMPANY.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, E. BUCKINGHAM.

First Vice-President, J. J. MITCHELL.

Secretary, S. A. ROTHERMEL.

[Incorporated, February, 1865.

Commenced business, May, 1872.]

Home office, 160 LaSalle Street, Chicago.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year....	1,824,508.56
Extended at.....	\$ 1,824,508.56

INCOME DURING YEAR

As shown by the books at home office at close of business De-
 cember 31st.

	Fire	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 110,634.63	
Deduct amount of same not collected.....	13.88	
Net collected.....	\$ 110,620.75	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,445,094.26	
Total.....	\$ 1,555,715.01	
Deduct gross premiums and bills in course of collection at this date.....	154,417.30	
Entire premiums collected during the year.....	\$ 1,401,297.71	
Deduct reinsurance, rebate, abatement and return premiums...	312,680.65	
Received for premiums other than perpetuals.....		\$ 1,088,617.06
Rents from company's property.....	1,212.87	
Interest on real estate mortgage loans, \$14,323.06; on other col- lateral loans, \$1,386.86	15,709.92	
Interest and dividends on stocks and bonds, \$78,813.22; from other sources, \$463.40.....	79,276.62	
Total rents and interest.....		96,199.41
Profit on sale or maturity of ledger assets during the year over book values.....		54,693.75
Total income during the year.....		1,239,510.22
Total footings.....		\$ 3,064,018.78

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$94,869.63 occurring in previous years).....	\$ 776,344.35	
Deduct amounts received for salvages (on losses of the last or previous years), \$6,857.47; and from reinsurance in other companies, \$111,150.56.....	118,008.03	\$ 658,336.32
Paid stockholders for interest or dividends; amount declared during the year.....		50,000.00
Commissions or brokerage to agents, less received on reinsurances.....		235,143.85
Salaries and allowances to agents.....		4,100.00
Rents.....		6,000.00
Salaries, fees and all other charges; officers, \$11,200; clerks, \$33,146.39; other employees, \$29,582.50.....		73,928.89
Taxes on premiums, \$23,649.08; on real estate, \$624.07.....		24,273.15
Insurance department fees and agents' licenses, \$8,286.99; municipal licenses, \$716.50; tax on franchise, \$9,261.85.....		18,265.34
Advertising, printing and stationery, \$17,055.11; repairs and expenses on real estate, \$176.81; miscellaneous, \$40,749.70..		57,981.62
Items charged to profit and loss.....		528.65
Total expenditures during the year.....		1,128,557.82
Balances		\$ 1,935,460.96

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.	\$ 45,746.17	
Mortgage loans on real estate (Schedule B), first liens.....	176,850.00	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	21,000.00	
Book value of bonds excluding interest, \$396,068.75, and stocks, \$1,185,435.40 (Schedule D).....	1,581,504.15	
Cash in company's office, \$770.16; deposited in banks, \$104,116.33.....	104,886.49	
All other ledger assets.....	15,975.24	
Total	\$ 1,945,962.05	
Deduct ledger liabilities:		
Agents' credit balance	10,501.09	
Total net ledger assets, as per balances on page 1.....		\$ 1,935,460.96

NON-LEDGER ASSETS.

Interest due, \$715; and accrued, \$3,499.18 on mortgages.....	\$ 4,214.18	
Interest accrued on bonds and stocks.....	6,056.13	
Interest accrued on collateral loans.....	315.00	
Interest accrued on other assets	245.84	
Rents due	82.00	
Total carried out.....		10,913.15
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		324,255.25
Gross premiums in course of collection December 31st, not more than three months due.....	151,066.65	

IOWA INSURANCE REPORT.

361.

Deduct cost of collection, commission and brokerage.....	15,711.87
Net amount of uncollected premiums not more than three months due.....	135,354.78

Total admitted assets.....	\$ 2,405,984.14
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NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due, \$17,728.56; not yet due, \$19,458.57;	\$ 37,187.13
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	77,104.10
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	11,435.00
Total amount of claims for losses.....	\$ 125,726.23
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	18,928.20

Net amount of unpaid losses.....	\$ 106,798.03
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Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$824,855.38; unearned premiums (50 per cent).....	\$ 412,427.69
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$662,509.61; unearned premiums (pro rata)....	374,860.36
Total unearned premiums as computed above.....	\$ 787,288.05
Total amount of all liabilities.....	\$ 894,086.08

Joint stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	1,011,898.06

Total.....	\$ 2,405,984.14
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MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 115,540,592	\$ 1,312,577.70
Written or renewed during the year.....	116,075,063	1,445,094.26
Total.....	\$ 231,615,655	\$ 2,757,671.96
Deduct those expired and marked off as terminated.....	106,617,545	1,158,206.19
In force at the end of the year.....	\$ 124,998,110	\$ 1,599,465.77
Deduct amount reinsured.....	8,926,503	112,100.78

Net amount in force.....	\$ 116,071,607	\$ 1,487,364.99
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Largest amount written on any one risk, not deducting reinsurance, \$25,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year, fire.....	\$ 659,194.02
Total amount of the company's stock owned by the directors at par value.....	142,300.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire.	Tornado.	Aggregate.
Gross risks written.....	\$ 987,119.00	\$ 2,300.00	\$ 989,419.00
Gross premiums received.....	15,105.77	15.50	15,121.27
Losses paid.....	4,547.64	.....	4,547.64
Losses incurred.....	4,588.16	.....	4,588.16
Amount at risk.....	1,085,830.00	2,300.00	1,088,130.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
TRANSATLANTIC FIRE INSURANCE COMPANY.

Organized under the laws of the State of Hamburg, Germany, made to the Auditor of State of
the State of Iowa, pursuant to the laws thereof.

General Manager, J. BLUMBERGER.

U. S. Manager, ADOLPH LOEB.

Home Office, 10 Alterwall, Hamburg.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$ 714,505.83	
Extended at.....		\$ 714,505.83

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	Fire. 95,062.02	
Net collected.....	\$	95,062.02	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		658,926.88	
Total.....	\$	753,988.90	
Deduct gross premiums and bills in course of collection at this date		61,619.25	
Entire premiums collected during the year.	\$	692,369.65	
Deduct reinsurance, rebate, abatement and return premiums....		268,958.44	
Received for premiums other than perpetuals.....	\$	423,411.21	\$ 423,411.21
Interest and dividends on stocks and bonds.....		17,427.28	
Total rents and interest.....			17,427.28
Remittance from home office			57,930.08
Total income during the year.....			498,678.47
Total footings			\$ 1,213,184.30

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$80,308.18 occurring in previous years).....	\$	488,632.72
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Deduct amounts received for salvages (on losses of the last or previous years), \$5,591.32; and from reinsurance in other companies, \$51,570.48	57,161.80	
Net amount paid during the year for losses.	\$	431,470.92
Commissions or brokerage to agents, less received on reinsurances.....		101,467.16
Rents		3,164.98
Salaries, fees and all other charges		28,883.53
Taxes on premiums.....		11,129.73
Insurance department fees and agents' licenses, \$1,788.60; municipal licenses, \$1,177.72.....		2,966.32
Advertising, printing and stationery, \$4,037.59; miscellaneous, \$28,039.25.....		32,076.84
Losses on sales or maturity of ledger assets, \$16,848.14; other disbursements, viz.: Interest to home office, \$12,258.82.....		29,106.96
Total expenditures during the year.	\$	640,266.44
Balances	\$	572,917.86

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value of bonds excluding interest (Schedule D).....	\$	538,842.50
Cash in company's office, \$2,030.31; deposited in banks, \$11,743.35		13,773.72
Certificates of deposits in hands of trustees		20,052.74
Bills receivable.....		248.90
Total	\$	572,917.86
Total net ledger assets, as per balances on page 1..	\$	572,917.86

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	4,755.00
Total carried out.	\$	4,755.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		15,872.50
Gross premiums in course of collection December 31st, not more than three months due	\$	61,619.25
Deduct cost of collection, commission and brokerage.....		13,631.73
Net amount of uncollected premiums, not more than three months due.	\$	47,987.52
Due from other companies for reinsurance on losses already paid.		179.93
Gross assets	\$	641,712.81
Total admitted assets.....	\$	641,712.81

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	5,537.50
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		25,836.88
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		10,727.50
Total amount of claims for losses.....	\$	42,101.88
Deduct reinsurance due or accrued, as per Schedule E....		2,519.55
Net amount of unpaid losses.....	\$	39,582.33

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$365,295.73; unearned premiums (50 per cent) ..	\$	182,647.87
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$197,943.72 unearned premiums (<i>pro rata</i>) ..		107,659.35
Total unearned premiums as computed above	\$	290,307.22
Return premiums		1,752.44
Total amount of all liabilities	\$	331,641.90
Joint stock capital actually paid up in cash	\$	200,000.00
Divisible surplus		110,070.82
Total	\$	641,712.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	68,804,786	\$ 745,722.79
Written or renewed during the year	55,987,935	658,920.04
Totals	124,792,721	\$ 1,404,690.57
Deduct those expired and marked off as terminated	78,549,991	801,275.62
In force at the end of the year	46,242,730	\$ 603,423.55
Deduct amount reinsured	3,282,319	40,183.62
Net amount in force	42,960,411	\$ 563,239.93
Largest amount written on any one risk, not deducting reinsurance \$10,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No
Have any of those notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?	No
Balance of scrip outstanding and delivered to policy-holders	No
Losses incurred during the year, fire	\$ 389,113.14
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 362,274.00
Gross premiums received	4,877.00
Losses paid	9,562.00
Losses incurred	7,563.91
Amount at risk	549,699.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNION INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State
of the State of Iowa, pursuant to the laws thereof.

President, C. S. HOLLINSHEAD.

Secretary, EDGAR R. DAIMELS.

Assistant Secretary, M. JAS. NOWLAN

[Incorporated, February, 6, 1804.

Commenced business, July 25, 1803.]

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....\$	200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year. . .	493,913.60
Extended at.....	\$ 493,913.60

INCOME DURING YEAR

As shown by the books at home office at close of business Decem-
ber 31st.

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	52,275.70	
Net collected.....	52,275.70	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	354,905.90	
Total.....\$	407,181.60	
Deduct gross premiums and bills in course of collection at this date.....	56,407.13	
Entire premiums collected during the year.....\$	350,774.47	
Deduct reinsurance, rebate, abatement and return premiums..	72,172.96	
Received for premiums other than perpetuals.....\$	278,601.51	\$ 278,601.51
Deposit premiums, received on perpetual risks		900.11
Rents from company's property.	2,724.91	
Interest on real estate mortgage loans, \$495.00; on other col- lateral loans, \$570.38	1,065.38	
Interest and dividends on stocks and bonds	15,995.12	
Total rents and interest.....		19,785.41
Profits on sale or maturity of ledger assets during the year over book values.....		4,456.15
From all other sources, viz.: profit and loss .....		.73
Total income during the year.....	\$	303,743.91
Total footings.....	\$	797,657.51

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.
Gross amount paid for losses (including \$35,788.34 occurring in previous years).....	\$ 213,323.20
Deduct amounts received for salvages (on losses of the last or previous years), \$2,309.26; and from reinsurance in other companies, \$14,355.45.....	16,664.71
Net amount paid during the year for losses.....	\$ 196,658.49
Deposit premiums returned.....	196,658.49
Paid stockholders for interest or dividends (amount declared during the year).....	632.81
Commissions or brokerage to agents, less received on reinsurances.....	12,000.00
Salaries and allowances to agents.....	56,281.38
Salaries, fees and all other charges, officers, \$16,376.08; clerks, \$7,610.05.....	19,346.20
Taxes on premiums, \$5,627.35; on real estate, \$1,998.00.....	23,980.13
Insurance department fees and agents' licenses, \$2,439.74; tax on franchise, \$603.60.....	7,625.35
Advertising, printing and stationery, \$6,637.60; repairs and expenses on real estate, \$3,138.49; miscellaneous, \$13,778.95.....	3,043.34
Losses on sales or maturity of ledger assets, \$721.59; other disbursements, viz.: internal revenue tax, \$1,631.99.....	23,555.04
	2,353.59
Total expenditures during the year.....	\$ 345,442.41
Balances.....	\$ 452,175.10

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 159,076.32
Mortgage loans on real estate (Schedule B), first liens.....	9,900.00
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	4,400.00
Book value of bonds excluding interest, \$187,503.29; and stocks, \$56,963.09 (Schedule D).....	244,466.38
Cash in company's office, \$1,197.35; deposited in banks, \$25,088.26.....	26,285.61
Cash in hands of manager at San Francisco.....	6,925.97
Bills receivable.....	1,120.82
Total.....	\$ 452,175.10

Total net ledger assets, as per balances on page 1..... \$ 452,175.10

NON-LEDGER ASSETS.

Interest accrued on mortgages..... \$ 150.00

Total carried out..... \$ 150.00

Market value of real estate over book value, as per schedule A.....

925.77

Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....

34,721.57

Gross premiums in course of collection December 31st, not more than three months due.....

\$ 56,407.13

Deduct cost of collection, commission and brokerage.....

15,704.88

Net amount of uncollected premiums, not more than three months due.....

\$ 40,702.25

IOWA INSURANCE REPORT.

367

Due from perpetual insurance on building.....	742.50
Gross assets	\$ 529,414.90
Total admitted assets.....	\$ 529,414.90

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.	\$ 12,376.78
Losses in process of adjustment, or in suspense, including all reported and supposed losses	24,172.13
Losses resisted (not outlawed), including interest, costs and other expenses thereon	4,000.00
Total amount of claims for losses.....	\$ 40,548.91
Deduct reinsurance due or accrued, as per Schedule E	6,633.86
Net amount of unpaid losses	\$ 33,915.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$205,401.85; unearned premiums (50 per cent).....	\$ 102,700.92
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$202,182.63; unearned premiums (pro rata).....	103,399.27
Total unearned premiums as computed above.....	\$ 206,100.19
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent. of the premium or deposit received stock fraction.....	33,833.12 29.70
Total amount of all liabilities	\$ 273,878.06
Net stock capital actually paid up in cash	\$ 200,000.00
Divisible surplus	55,536.84
Total	\$ 529,414.90

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 39,929,543	\$ 409,261.57
Written or renewed during the year.....	33,574,655	354,905.90
Total	\$ 73,504,198	\$ 764,167.47
Deduct those expired and marked off as terminated.....	31,368,831	331,199.80
In force at the end of the year.....	\$ 42,135,367	\$ 432,967.67
Deduct amount reinsured.....	2,420,493	25,323.19
Net amount in force.....	\$ 39,714,874	\$ 407,584.48
Perpetual risks (not included above), \$1,258,459.00.		
Premiums on same, \$37,592.35.		
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire.....	183,317.75
Total amount of the company's stock owned by the directors at par value	38,980.00

Total amount loaned to stockholders, not officers..... 4,400.00
 Does any officer, director, or trustee receive a commission or royalty on the
 business of the company? .. No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 623,115.00
Gross premiums received.....	5,957.22
Losses paid.....	2,858.95
Losses incurred.....	2,406.33
Amount at risk.....	698,099.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
 UNITED STATES BRANCH OF THE UNION ASSURANCE SOCIETY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

United States Manager. HALL & HENSHAW.

[Incorporated, 1714. Commenced business in United States, 1891.]

Home office, in United States, 35 Pine Street New York.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year... \$ 1,293,911.46

Extended at \$ 1,293,911.46

INCOME DURING YEAR.

As shown by the books at home office at close of business
 December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 180,646.49	
Net collected.....	\$ 180,646.49	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,578,366.97	
Total.....	\$ 1,759,013.36	
Deduct gross premiums and bills in course of collection at this date.....	183,676.58	
Entire premiums collected during the year.....	\$ 1,575,336.78	
Deduct reinsurance, rebate, abatement and return premiums....	437,829.78	
Received for premiums other than perpetuals.....	\$ 1,137,507.00	\$ 1,137,507.00
Rents from company's property, including \$1,500 for company's use of own building.....	8,924.02	
Interest and dividends on stocks and bonds, \$36,866; from all other sources, \$580.18.....	37,446.18	
Total rents and interest.....	\$ 46,370.22	
Cash from home office.....	159,055.00	
Total income during the year.....	1,343,532.22	
Total footings.....	\$ 2,637,443.68	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Gross amount paid for losses (including \$165,948.64 occurring in previous years)	\$	903,235.50	
Deduct amounts received for salvages (on losses of the last or previous years), \$17,988.60; and from reinsurance in other companies, \$83,763.38		101,751.98	
Net amount paid during the year for losses	\$	801,483.52	\$ 801,483.52
Commissions or brokerage to agents, less received on reinsurances			261,708.40
Salaries and allowances to agents			26,664.90
Rents			1,500.00
Salaries, fees and all other charges, officers, \$10,260.06; clerks, \$19,584.06; other employees, \$1,260			31,104.12
Taxes on premiums, \$21,795.81; on real estate, \$2,924.02; on other investments, U. S. revenue, \$6,151.82			30,871.65
Insurance department fees and agents' licenses, \$5,146.74; municipal licenses, \$3,387.67; tax on franchise, \$37.00			8,571.41
Advertising, printing and stationery, \$1,996.42; miscellaneous \$2,589.65			54,586.07
Cash to home office			50,952.68
Total expenditures during the year			1,267,442.75
Balances	\$	1,370,000.91	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business December 31st.

Book value real estate (Schedule A), unincumbered	\$	190,973.19	
Book value of bonds excluding interest		1,057,331.50	
Cash in company's office, \$18,923.83; deposited in banks, \$102,772.39		121,696.22	
Total	\$	1,370,000.91	
Total net ledger assets, as per balances on page 1	\$	1,370,000.91	

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$	9,640.18	
Interest accrued on other assets		279.58	
Total carried out	\$	9,919.76	
Market value of real estate over book value, as per Schedule A ..		9,026.81	
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D		71,038.50	
Gross premiums in course of collection December 31st, not more than three months due	\$	183,676.58	
Deduct cost of collection, commission and brokerage		27,416.42	
Net amount of uncollected premiums, not more than three months due		156,260.16	
Gross assets	\$	1,616,246.14	
Total admitted assets	\$	1,616,246.14	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	74,203.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		110,096.30
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		13,450.00
Total amount of claims for losses.....	\$	197,749.95
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....		13,916.65
Net amount of unpaid losses.....	\$	183,833.30
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$967,299.35; unearned premiums (50 per cent).....	\$	483,649.68
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$401,817.11; unearned premiums (pro rata)....		213,643.25
Total unearned premiums as computed above.....	\$	697,292.93
Return premiums, \$8,026.86; and reinsurance premiums, \$2,782.77		10,809.63
Total amount of all liabilities.....	\$	891,935.86
Divisible surplus.....		724,310.28
Total.....	\$	1,616,246.14

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31, 1899.....	\$ 127,488.225	\$ 1,320,343.68
Written or renewed in 1900.....	153,776.508	1,578,110.32
Totals.....	\$ 281,264.733	\$ 2,898,454.00
Deduct expirations and cancellations.....	139,564.426	1,434,099.20
In force December 31, 1900.....	\$ 141,700.307	\$ 1,464,354.80
Deduct amount reinsured.....	10,143.951	95,238.34
Net amount in force.....	\$ 131,556.356	\$ 1,369,116.46
Largest amount in any one hazard, \$25,000.00		

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...	No.
Losses incurred during the year, fire.....	\$ 799,788.11
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$	1,198,267.00
Gross premiums received.....		15,541.12
Losses paid.....		4,080.18
Losses incurred.....		5,215.87
Amount at risk.....		1,318,093.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

UNITED FIRE INSURANCE COMPANY.

Organized under the laws of the State of Maryland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, H. CRAWFORD BLACK.

Secretary, M. LEWIN HEWES.

[Incorporated, February 28, 1899. Commenced business, April 20, 1899.]

Home office, 306 Water Street.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st, of previous year..	506,509.78
Extended at.....	\$ 506,509.78

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 33,118.00
Net collected.....	\$ 33,118.00
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	286,208.58
Total.....	\$ 319,326.58
Deduct gross premiums and bills in course of collection at this date.....	51,675.85
Entire premiums collected during the year.....	\$ 267,650.73
Deduct reinsurance, rebate, abatement and return premiums...	82,218.12
Received for premiums other than perpetuals.....	\$ 185,432.61
Rents from company's property, including \$1,500 for company's use of own buildings.....	4,887.75
Interest on real estate mortgage loans.....	187.00
Interest and dividends on stocks and bonds.....	13,377.82
Total rents and interest.....	\$ 18,452.57
Profit on sale or maturity of ledger assets during the year over book values.....	2,705.60
From all other sources.....	996.35
Total income during the year.....	207,587.13
Total footings.....	\$ 714,096.91

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$22,718.66 occurring in previous years.....	\$	137,671.26
Deduct amounts received for salvages (on losses of the last or previous years), \$1,331.90; and from reinsurance in other companies, \$24,171.88.....		25,503.78
Net amount paid during the year for losses.....	\$	112,167.48
Commissions or brokerage to agents, less received on reinsurances.....		44,048.15
Rents, including \$1,500 for company's use of own buildings....		1,500.00
Salaries, fees and all other charges, officers, \$7,637.40; clerks, \$7,520.17; other employees, \$12,232.....		27,389.57
Taxes on premiums, \$1,932.55; on real estate, \$1,672.70.....		3,605.25
Insurance Dep't fees and agents' licenses.....		9,562.28
Advertising, printing and stationery, \$13,543.88; repairs and expenses on real estate, \$1,079.93; furniture and fixtures, \$2,013.87.....		16,637.68
Total expenditures during the year.....	\$	214,908.41
Balances	\$	499,188.50

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$	65,300.00
Mortgage loans on real estate (Schedule B), first liens.....		6,800.00
Book value of bonds excluding interest, \$370,921.00, and stocks, \$49,168.75 (Schedule D).....		420,089.75
Cash in company's office, \$1,038.34; deposited in banks \$5,960.41.....		6,998.75
Total.....	\$	499,188.50
Total net ledger assets, as per balances on page 1.....	\$	499,188.50

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	147.55
Interest accrued on bonds and stocks.....		6,596.00
Rents accrued on company's property or lease.....		374.57
Total carried out.....	\$	7,118.12
Gross premiums in course of collection December 31st, not more than three months due.....	\$	51,675.85
Deduct cost of collection, commission and brokerage.....		8,896.33
Net amount of uncollected premiums, not more than three months due.....	\$	42,779.52
Due from reinsurance companies for loss already paid, \$2,862.08; office fixtures, cost, \$5,248.79.....		2,863.08
Gross assets	\$	551,949.22
Deduct assets not admitted:		
Furniture, fixtures and safes.....	\$	1.00
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....		1,029.25
Total.....	\$	1,030.25
Total admitted assets.....	\$	550,918.97

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	27,811.60
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		700.00
Total amount of claims for losses.....	\$	28,511.60
Deduct re-insurance due or accrued (give list of companies and amounts, as per Schedule E), Munich reinsurance		4,236.00
Net amount of unpaid losses.....	\$	24,275.60
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$143.445 62; unearned premiums (50 per cent).....	\$	71,722.81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$124,578.62; unearned premiums (pro rata)...		73,805.65
Total unearned premiums as computed above,.....	\$	145,528.46
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		1,380.70
Return premiums, \$6,449.99, and reinsurance premiums, \$8,105.61		14,555.60
Total amount of all liabilities	\$	185,740.36
Joint stock capital actually paid up in cash.		250,000.00
Divisible surplus.....		115,178.61
Total	\$	550,918.97

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 24,872.248	\$ 208,970.19
Written or renewed during the year.	29,736.963	286,208.58
Total	\$ 54,609.211	\$ 495,178.77
Deduct those expired and marked off as terminated.....	21,020.799	181,092.83
In force at the end of the year.....	\$ 33,588.412	\$ 314,085.94
Deduct amount reinsured.....	4,705.975	46,061.70
Net amount in force.....	\$ 28,882.437	\$ 268,024.24

GENERAL INTERROGATORIES.

Losses incurred during the year, fire	\$	110,862.34
Total amount of the company's stock owned by the directors at par value.....		49,440.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?		No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire Risks.
Gross risks written.....	\$ 239,608.00
Gross premiums received.....	3,319.43
Losses paid	2,046.57
Losses incurred	2,046.57
Amount at risk.....	383,470.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

UNITED STATES FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. W. UNDERHILL.

Vice-President and Secretary, SAMUEL M. CROFT.

[Incorporated, April 1, 1824.

Commenced business, April 9, 1824.]

Home office, 46 Pine street.

CAPITAL STOCK.

Amount of capital stock authorized, \$250,000.00; subscribed for.	\$ 250,000.00
Amount of capital paid up in cash.	250,000.00
Amount of net ledger assets, December 31st of previous year.	576,066.77
Extended at.....	\$ 576,066.77

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$ 74,889.09	\$ 3,547.53	
Deduct amount of same not collected.	89.06		
Net collected.	\$ 74,800.03	\$ 3,547.53	
Gross premiums written and renewed during the year, as per item 2, page 3. part VI.	465,457.79	40,722.98	
Total.	\$ 540,257.82	\$ 44,270.51	
Deduct gross premiums and bills in course of collection at this date.	93,377.96	3,512.69	
Entire premiums collected during the year.	\$ 446,879.86	\$ 40,756.82	
Deduct reinsurance, rebate, abatement and return premiums.	128,768.21	7,287.59	
Received for premiums other than perpetuals.	\$ 318,111.65	\$ 33,469.23	\$ 351,580.88
Rents.		642.06	
Interest on real estate mortgage loans.		8,123.39	
Interest and dividends on stocks and bonds.		17,180.30	
Total rents and interest.			\$ 25,945.75
Profit on sale or maturity of ledger assets during the year over book values.			\$2,537.57

From all other sources, viz.: (Itemize profit and loss account)

Satisfaction pieces, \$12; insurance department fees returned,
\$67; local board fees returned, \$59.29

138.89

Total income during the year

\$ 430,202.49

Total footings

\$ 1,006,269.26

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$35,687.91 occurring in previous years)	\$ 199,750.97	\$ 222,237.47
Deduct amounts received for salvages (on losses of the last or previous years), \$2,528.59; and from reinsurance in other companies, \$34,899.65	31,927.09	5,501.15
Net amount paid during the year for losses	\$ 167,823.88	\$ 16,736.32
Paid stockholders for interest or dividends (amount declared during the year)		20,000.00
Commissions or brokerage to agents, less received on reinsurances		93,682.27
Rents (including \$7,000 for company's use of own buildings)		7,000.00
Salaries, fees and all other charges, officers, \$16,000; clerks, \$9,071.67		25,071.67
Taxes on premiums, \$4,347.03; on real estate, \$674.31; on other investments, \$2,558.33		7,579.67
Insurance department fees and agents' licenses, \$2,155.12; municipal licenses, \$337.75; tax on franchise, \$555.50		3,048.37
Advertising, printing and stationery, \$4,929.67; repairs and expenses on real estate, \$765.56; furniture and fixtures, \$124.40; miscellaneous, \$24,268.79		30,088.42
Losses on sales or maturity of ledger assets		625.00
Total expenditures during the year		\$ 371,655.60
Balances		\$ 634,613.66

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered ..	\$ 45,327.21
Mortgage loans on real estate (Schedule B), first liens	309,200.00
Book value of bonds excluding interest, \$214,208.75; and stocks, \$44,823 (Schedule D)	259,031.75
Cash in company's office, \$6,138.04; deposited in banks, \$14,916.66	21,054.70
Total	\$ 634,613.66
Total net ledger assets, as per balances on page 1	\$ 634,613.66

NON-LEDGER ASSETS.

Interest due, \$656.55; and accrued, \$1,193.95 on mortgages	1,850.50
Interest accrued on bonds and stocks	627.07
Total carried out	\$ 2,477.57
Market value of real estate over book value, as per Schedule A ..	672.79
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	9,139.50

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 96,891.65
Deduct cost of collection, commission and brokerage.....	20,897.48

Net amount of uncollected premiums, not more than three months due.....	\$ 75
Reinsurance due from other companies on losses paid	
Total admitted assets	\$ 722

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 8,256.79
Losses in process of adjustment, or in suspense, including all reported and supposed losses	37,537.68
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,563.48

Total amount of claims for losses.....	\$ 51,357.95
Deduct reinsurance due or accrued, as per Schedule E.....	5,411.42

Net amount of unpaid losses.....	\$ 45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$237,547.35; unearned premiums (50 per cent.).....	\$ 118,773.67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$235,652; unearned premiums (pro rata) ...	125,767.94
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks. \$31,840.56; unearned premiums (50 per cent.).....	15,920.28

Total unearned premiums as computed above.....	\$ 260
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Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	1
Return premiums, \$24,695.80; and reinsurance premiums, \$617.30	25
Total amount of all liabilities.....	\$ 332
Joint stock capital actually paid up in cash.....	\$ 250,000.00
Divisible surplus.....	140,020.17
Total.....	\$ 722

RISKS AND PREMIUMS.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1899.....	\$ 43,084,595	\$ 441,281.85	\$ 1,226,092	\$ 32
Written or renewed in 1900.....	43,864,763	465,457.79	2,204,145	40
Totals.....	\$ 86,949,358	\$ 906,739.64	\$ 3,430,237	\$ 72
Deduct expirations and cancellations. 33,384,819		366,320.74	2,347,739	40
In force December 31, 1900.....	\$ 53,564,539	\$ 540,418.90	\$ 1,082,508	\$ 32
Deduct amount reinsured.....	5,947,352	67,219.55	4,500	
Net amount in force.....	\$ 47,617,187	\$ 473,199.35	1,078,008	\$ 31
Largest amount written on any one risk, not deducting reinsurance, \$25,000.				

GENERAL INTERROGATORIES.

are the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year, fire, \$164,513.98; marine and inland, \$21,830.76; tornado, \$561.86..... \$ 186,906.62
 Total amount of company's stock owned by the directors at par value..... 63,575.00
 Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.
 The amount of "special reserve fund," according to said law, deposited with the insurance department of the state of New York..... 125,000.00
 The amount of "guaranty surplus fund," as provided for by said law 15,020.17

BUSINESS IN THE STATE IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 410,114.09	\$ 6,300.00	\$ 416,414.09
Gross premiums received.....	4,840.64	40.75	4,881.39
Losses paid	973.84		973.84
Losses incurred.....	2,299.81		2,299.81
Amount at risk.....	758,815.00	6,300.00	765,115.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

VICTORIA FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HENRY H. HALL. First Vice-President, WM. W. HENSHAW.

Secretary, E. K. BEDDALL.

[Incorporated, 1896. Commenced business, July, 1896.]

Home office, 35 Pine street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year..	230,793.68

Extended at..... \$ 230,793.68

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 7,122.80
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Net collected.....	\$ 7,122.80
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 113,410.31

Total	\$ 120,533.11
Deduct gross premiums and bills in course of collection at this date.....	5,443.73

Entire premiums collected during the year. \$ 115,089.38

Deduct reinsurance, rebate, abatement and return premiums.....	25,269.15	
Received for premiums other than perpetuals.....	\$ 89,820.23	\$
Interest and dividends on stocks and bonds, \$7,848; from all other sources, \$177.04; bank.....	8,025.04	
Total rents and interest.....		\$
Total income during the year.....		\$
Total footings.....		\$

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$16,324.36, occurring in previous years.....	\$ 82,796.59	
Deduct amounts received for salvages (on losses of the last or previous years), \$989.42; and from reinsurance in other companies, \$2,347.06.....	3,336.48	
Net amount paid during the year for losses.....	\$ 79,460.11	\$
Commissions or brokerage to agents, less received on reinsurances.....		
Rents.....		
Salaries, fees and all other charges: officers, \$1,950.00; clerks, \$2,584.41; other employees, \$175.00.....		
Taxes on premiums, \$1,494.59; on other investments, United States revenue, \$424.11; insurance department fees and agents' licenses, \$959.23; municipal licenses, \$196.28.....		
Advertising, printing and stationery, \$62.46; miscellaneous, \$3,188.66.....		
Total expenditures during the year.....		\$
Balance		\$

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest, \$208,562.50, and stocks, \$10,920 (Schedule D)	\$ 219,482.50	
Cash deposited in banks.....	497.81	
Total.....	\$ 219,980.31	
Total net ledger assets, as per balance on page 1.....		\$

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 1,807.82	
Interest accrued on other assets, bank.....	49.51	
Total carried out.....		\$
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 5,443.73	
Deduct cost of collection, commission and brokerage.....	816.56	
Net amount of uncollected premiums, not more than three months due.....		\$
Total admitted assets.....		\$

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 530.39
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	15,798.61
Total amount of claims for losses.....	\$ 16,329.00
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	10,805.25
Net amount of unpaid losses.....	\$ 5,523.75
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$75,796.59; unearned premiums (50 per cent).....	\$ 37,898.30
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$11,622.15; unearned premiums (pro rata)...	6,603.17
Total unearned premiums as computed above.....	\$ 44,501.47
Total amount of all liabilities.....	\$ 50,025.22
Joint stock capital actually paid up in cash.....	200,000.00
Divisible surplus.....	4,967.09
Total.....	\$ 254,992.31

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 9,016,935	\$ 88,945.96
Written or renewed during the year.....	11,551,738	113,410.31
Total.....	\$ 20,568,673	\$ 202,356.27
Deduct those expired and marked off as terminated.....	11,950,818	113,550.44
In force at the end of the year.....	\$ 8,617,855	\$ 88,805.83
Deduct amount reinsured.....	115,660	1,387.09
Net amount in force.....	\$ 8,502,195	\$ 87,418.74
Largest amount in any one hazard, \$5,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 68,279.76
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 93,500.00
Gross premiums received.....	1,200.97
Losses paid.....	17.93
Losses incurred.....	17.93
Amount at risk.....	101,500.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs

WESTCHESTER FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Insurance Department of the State of Iowa, pursuant to the laws thereof.

President, GEORGE R. CRAWFORD. *Vice-President and Treasurer*, JOHN Q. U.
Secretary, MORELL O. BROWN. *First Assistant Secretary*, JOHN H. P.
Second Assistant Secretary, FRED W. LOTZ.

[Incorporated as a Mutual Co., March 14, 1837 Commenced business as a Joint Stock Company, January 1, 1870.]

Home office, 66 Wall street, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets, December 31st of previous year...	2,257,808.84
Extended at.....	\$

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 251,292.54
Deduct amount of same not collected.....	4,260.83
Net collected.....	\$ 247,031.71
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,972,144.56
Total	\$ 2,219,176.27
Deduct gross premiums and bills in course of collection at this date.....	275,470.74
Entire premiums collected during the year.....	\$ 1,943,705.53
Deduct re-insurance, rebate, abatement and return premiums..	417,702.20
Received for premiums, other than perpetuals.....	\$ 1,526,003.33
Rents from company's property	1,563.25
Interest on real estate mortgage loans ..	34,459.21
Interest and dividends on stocks and bonds and from all other sources.....	78,404.74
Total rents and interest	

on sale or maturity of ledger assets during the year over book values.....	10,227.50
Total income during the year.....	\$ 1,650,658.03
Total footings.....	\$ 3,908,466.87

DISBURSEMENTS DURING YEAR.

own by the books at home office at close of business December 31st:

Amount paid for losses (including \$121,856.32 occurring in previous years).....	\$ 1,034,843.00
Net amounts received for salvages (on losses of the last or previous years), \$4,311.91; and from reinsurance in other companies. \$143,078.65.....	147,390.56
Net amount paid during the year for losses.....	\$ 887,452.44
Amount paid to stockholders for interest or dividends (amount declared during the year).....	48,000.00
Commissions or brokerage to agents, less received on reinsurance.....	333,399.89
Salaries, fees and all other charges, officers, \$41,000; clerks, \$8,111.85; other employees, \$41,922.85.....	3,125.08
Amount paid on premiums, \$27,483.58; on real estate, \$3,613.93.....	111,034.70
Amount paid on department fees and agents' licenses, \$7,469.49; municipal licenses, \$3,070.35; tax on franchise, \$1,864.49.....	31,097.51
Amount paid for printing and stationery, \$24,374.44; miscellaneous, \$13,676.14.....	12,404.33
	138,050.58
Total expenditures during the year.....	\$ 1,564,564.53
Balances.....	\$ 2,343,902.34

LEDGER ASSETS.

er ledger accounts shown by the books at home office at close of business December 31st.

Value real estate (Schedule A), unincumbered.....	\$ 225,047.64
Mortgage loans on real estate (Schedule B), first liens.....	588,962.50
Value of bonds excluding interest, \$486,476.39; and stocks, \$921,023.25 (Schedule D).....	1,407,499.64
Amount deposited in bank.....	122,392.56
Total.....	\$ 2,343,902.34
Total net ledger assets.....	\$ 2,343,902.34

NON-LEDGER ASSETS.

Interest due, \$7,424.05, and accrued \$3,315.45, on mortgages.....	\$ 10,739.50
Total carried out.....	\$ 10,739.50
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	374,950.36
Unearned premiums in course of collection December 31st, not more than three months due.....	275,470.74
Net cost of collection, commission and brokerage.....	62,254.26
Amount of uncollected premiums, not more than three months due.....	213,216.48
Gross assets.....	\$ 2,942,808.68

Deduct assets not admitted:

Depreciation from book values of above net ledger assets to bring same to market value—real estate.....\$ 47.64

Total.....\$

Total admitted assets.....\$ 2

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....\$ 38,070.89

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....102,636.73

Losses resisted (not outlawed), including interest, cost and other expenses thereon.....7,950.00

Total amount of claims for losses.....\$ 148,657.62

Deduct reinsurance due or accrued (give list of companies and amounts, as per Schedule E).....15,515.38

Net amount of unpaid losses.....\$

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,033,628.02; unearned premiums (50 per cent).....\$ 516,814.01

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,465,312.21; unearned premiums (pro rata).....773,546.43

Total unearned premiums as computed above.....\$ 1

Total amount of all liabilities.....\$ 1

Joint stock capital actually paid up in cash.....1

Total.....\$ 2

MISCELLANEOUS.

Fire
risks.

In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....\$243,988,834 \$2

Written or renewed during the year.....197,897,634 1

Total.....\$441,886,468 \$4

Deduct those expired and marked of as terminated.....139,468,551 1

In force at the end of the year.....\$302,417,917 \$2

Deduct amount reinsured.....23,181,085

Net amount in force.....\$279,236,832 \$2

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned during the year? If so, what amount?.....No.

Losses incurred during the year, fire.....\$

Total amount of the company's stock owned by the directors at par value.....

Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado risks	Aggregate.
Written.....	\$ 2,934,987.00	\$ 83,150.00	\$ 3,018,137.00
Amounts received.....	31,851.10	415.75	32,266.85
.....	12,351.22	.....	12,351.22
.....	7,939.55	.....	7,939.55
.....	4,018,175.00	83,150.00	4,102,325.00

ANNUAL STATEMENT

for the year ending December 31, 1900, of the condition and affairs of the

WESTERN ASSURANCE COMPANY.

under the laws of the Dominion of Canada, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

BY GEORGE A. COX.

First Vice-President, J. J. KENNY.

Secretary, C. C. FOSTER.

Incorporated, August, 1851. Commenced business August, 1851.]

22 Wellington street, East Toronto, Canada.

CAPITAL STOCK.

Authorized capital..... \$ 1,820,619.26

INCOME DURING YEAR.

As shown by the books at home office at close of December 31st.

	Fire.	Marine and Inland.	
Premiums collected during the year.....	\$ 1,908,986.26	\$ 536,679.27	
Rebates, abatements and re-imbursements.....	355,315.08	52,937.72	
Premiums other than perpetuals.....	\$ 1,553,671.18	\$ 483,744.55	\$ 2,037,415.73
Real estate mortgage loans.....		2,100.00	
Dividends on stocks and bonds.....		52,978.81	
Interest on investments.....			\$ 55,078.81
Depreciation or maturity of ledger assets during the year over and above.....			1,225.62
Other sources, viz.: (Itemize profit and loss account).....			603.86
Income in market values.....			128,080.57
Income during the year.....			\$ 2,222,401.59
Profits.....			\$ 4,043,020.85

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of December 31st:

	Fire.	Marine and Inland.
Amount paid for losses (including, \$133,000 occurring in previous years).....	\$ 1,186,647.83	\$ 316,569.83

Deduct amounts received for salvages (on losses of the last or previous years,) and from reinsurance in other companies.....

56,881.26

26,634.57

\$ 1,419

Net amount paid during the year for losses \$ 1,129,765.57

\$ 289,935.26

Commissions or brokerages to agents less received on reinsurances.....

394

Rents.....

3

Salaries, fees and all other charges, officers, \$11,900; clerks, \$27,700; other employees, 40,500.....

80

Taxes on premiums, \$35,660.49; internal revenue, \$11,421.85.....

47

Insurance department fees and agents' licenses, \$12,083.61; municipal licenses, \$5,572.68.....

17

Advertising, printing and stationery, \$16,100.05; legal expenses; \$2,117.19; miscellaneous, \$99,718.98.....

117

Total expenditures during the year.....

\$ 2,080

Balances.....

\$ 1,962

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....\$ 20,000.00

Book value of bonds, excluding interest, \$1,190,878.05; and stocks \$166,312.85 (Schedule D)..... 1,357,190.90

Cash in company's office, \$280.13; deposited in banks, \$209,108.31..... 209,388.44

Bills receivable, \$43,280.34; agents' debit balances, \$332,407.28; secured..... 375,687.62

Total.....\$ 1,962,266.96

Total net ledger assets, as per balances on page 1.....

\$ 1,962

NON-LEDGER ASSETS.

Market value (not including interest, in Item 9), of bonds and stocks over book value, as per Schedule D.....

3

Gross assets.....

\$ 1,965

NON-LEDGER LIABILITIES

Losses adjusted and unpaid.....\$ 37,665.48

Losses in process of adjustment, or in suspense, including all reported and supposed losses..... 123,995.66

Losses resisted (not outlawed), including interest, cost and other expenses thereon..... 14,634.15

Total amount of claims for losses.....\$ 176,295.29

Net amount of unpaid losses.....

\$ 176

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,330,493.97; unearned premiums (50 per cent).....

665,246.99

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$792,156.17; unearned premiums (pro rata)....

404,942.54

Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$114,352.30; unearned premiums (50 per cent)...

57,176.15

premiums (less reinsurance—cash and bills) received and payable upon all unexpired marine risks (50 per cent on the hulls).....	23,417.25	
Total unearned premiums as computed above.....		\$ 1,150,782.93
Total amount of all liabilities.....		\$ 1,327,078.22
Divisible surplus.....		\$ 638,430.58
Total.....		\$ 1,965,508.80

MISCELLANEOUS.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
on the 31st day of December				
preceding year.....	\$ 213,816,782	\$ 2,000,890.76	\$ 5,196,623	\$ 79,563.10
or renewed during the year..	192,259,442	1,908,986.26	57,095,264	536,679.27
Totals.....	\$ 406,076,224	\$ 3,909,877.02	\$ 62,291,887	\$ 616,242.37
those expiring and mark off as terminated.....	189,478,235	1,742,429.11	55,359,557	447,108.51
force at the end of the year..	\$ 216,597,989	\$ 2,167,447.91	\$ 6,934,330	\$ 169,133.86
amount reinsured.....	6,351,896	44,797.77	471,654	17,915.67
et amount in force.....	\$ 210,246,093	\$ 2,122,650.14	\$ 6,460,676	\$ 151,218.19

GENERAL INTERROGATORIES.

Are the books of the company been kept open after the close of business December last for the purpose of making any entry that affects this statement? No.
 Incurred during the year, fire, \$1,165,148.79; marine and inland, \$294,737.77.. \$ 1,459,886.56

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....	\$ 1,638,820.00
Premiums received.....	22,262.48
paid.....	20,816.70
Incurred.....	16,449.00
at risk.....	2,332,115.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
 CENTERN UNDERWRITERS ASSOCIATION (INCORPORATED)
 INSURANCE COMPANY.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

By, WILLIAM TREMBOR.

Vice-President, J. G. HETTINGER.

Secretary, WILLIAM FRILER.

[Incorporated, February 23, 1898. Commenced business, March 1st, 1898.]

Office, 153-155 La Salle Street.

CAPITAL STOCK.

of capital stock authorized and subscribed for.....	\$ 200,000.00
of capital paid up in cash.....	200,000.00
of net ledger assets, December 31st of previous year...	398,177.59
extended at.....	\$ 398,177.59

INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Gross premiums and bills unpaid at close of previous year as shown by that year's statement.....	\$ 66,465.36	
Net collected.....	\$ 66,465.36	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	395,325.15	
Total.....	\$ 461,790.51	
Deduct gross premiums and bills in course of collection at this date.....	70,284.14	
Entire premiums collected during the year.....	391,506.37	
Deduct reinsurance, rebate, abatement and return premiums.....	87,459.10	
Received for premiums other than perpetuals.....		\$
Interest on real estate mortgage loans, \$12,130.19; on other collateral loans, \$7.02.....	\$ 12,137.21	
Interest and dividends on stocks and bonds \$3,920.00; from all other sources, \$581.91.....	4,501.91	
Total rents and interest.....		\$
Total income during the year.....		\$
Total footings.....		\$

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business
December 31st.

Gross amount paid for losses (including \$23,383.00 occurring in previous years).....	\$ 162,680.16	
Deduct amounts received for salvages (on losses of the last or previous years), \$833.69; and from reinsurance in other companies, \$9,562.58.....	10,396.27	
Net amount paid during the year for losses.....		\$
Commissions or brokerage to agents, less received on reinsurance.....		
Rents.....		
Salaries, fees and all other charges, officers, \$5,000.00; clerks, \$8,954.42; other employees, \$7,052.40.....		
Taxes on premiums, \$5,888.99; on personal property, \$1,411.96; on other investments, \$1,051.86.....		
Insurance department fees and agents' licenses, \$1,917.75; municipal licenses, \$437.10; tax on franchise, \$1,585.00.....		
Advertising, printing and stationery \$2,179.62; field expenses, \$8,171.66; postage, exchange, telegrams and express, \$2,670.28; miscellaneous, \$6,152.40.....		
Total expenditures during the year.....		\$
Balances.....		\$

LEDGER ASSETS

As per ledger accounts shown by the books at home office at
close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 276,850.00
Book value of bonds, excluding interest.....	100,152.66

company's office, \$5,804.16; deposited in banks, \$51,-	
4	57,553.60
re and fixtures	5,011.41
.....	
tal.....	\$ 439,567.67
ledger liabilities:	
retained for re-insuring companies.....	7,787.71
.....	
total net ledger assets, as per balances on page 1.....	\$ 431,779.96

NON-LEDGER ASSETS.

accrued on mortgages	\$ 7,158.08
accrued on bonds and stocks.....	1,460.00
.....	
total carried out.....	\$ 8,618.08
value (not including interest, in item 9), of bonds and	
s over book value, as per Schedule D.....	4,009.84
premiums in course of collection December 31st, not more	
three months due	\$ 67,193.00
cost of collection, commission and brokerage.....	19,486.00
.....	
amount of uncollected premiums, not more than three	
months due.....	47,707.00
.....	
assets	\$ 492,114.88
assets not admitted:	
re, fixtures and safes.....	\$ 5,011.41
.....	
al.....	\$ 5,011.41
.....	
total admitted assets.....	\$ 487,103.47

NON-LEDGER LIABILITIES.

adjusted and unpaid, not yet due.....	\$ 3,591.68
process of adjustment, or in suspense, including all re-	
covered and supposed losses.....	12,094.00
uncovered (not outlawed), including interest, costs and other	
charges thereon.....	1,450.00
.....	
total amount of claims for losses	\$ 17,135.68
deduct reinsurance due or accrued as per Schedule E.....	2,317.05
.....	
total amount of unpaid losses	\$ 14,818.63
premiums, less reinsurance, received and receivable upon	
expired fire risks, running one year or less from date of	
policy, including interest premiums on perpetual fire risks,	
70.34; unearned premiums (50 per cent).....	\$ 78,035.17
premiums, less reinsurance, received and receivable upon	
expired fire risks, running more than one year from	
date of policy, \$251,443.54; unearned premiums (pro rata).	151,795.86
.....	
total unearned premiums as computed above.....	\$ 229,831.03
.....	
total amount of all liabilities.....	\$ 244,649.66
stock capital actually paid up in cash.....	\$ 200,000.00
surplus.....	42,453.81
.....	
al.....	\$ 487,103.47

MISCELLANEOUS.

	Fire risks.	Pro
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement \$	28,978.945	\$ 32
Written or renewed during the year.....	32,355.207	39
Total.....	61,234.152	\$ 72
Deduct those expired and marked off as terminated.....	23,135.314	29
In force at the end of the year.....	38,098.838	\$ 42
Deduct amount re-insured.....	1,533.047	1
Net amount in force.....	36,565.791	\$ 40
Largest amount written on any one risk, not deducting re-insurance, \$10,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.

Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year?..... No.

Losses incurred during the year, fire, \$145,647.06; tornado, \$876.84; gross..... \$ 14

Total amount of the company's stock owned by the directors at par value.....

Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggre
Gross risks written.....	\$ 1,044,640.00	\$ 51,475.00	\$ 1,09
Gross premiums received.....	15,665.32	372.23	10
Losses paid.....	8,858.18		8
Losses incurred.....	7,822.91	2.86	7
Amount at risk.....	2,247,045.00	2,299.25	2,47

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the Iowa, pursuant to the laws thereof.

President, MARSHALL S. DRIGGS.

Secretary, FREDERICK H.

[Incorporated, March, 1853. Commenced business, March, 1853.]

Home office, No. 15 Broadway, Borough of Brooklyn, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$250,000; subscribed for....	\$ 250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st of previous year....	1,850,529.91
Extended at	\$ 1,850

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. 87,125.79
---	-----------------

Amount of same not collected	6,970.06	
collected.....	\$ 80,155.73	
Premiums written and renewed during the year, as per page 3, part VI.....	816,428.77	
al.....	\$ 896,584.50	
Gross premiums and bills in course of collection at this	102,853.20	
re premiums collected during the year	\$ 793,731.30	
Reinsurance, rebate, abatement and return premiums...	128,234.17	
received for premiums other than perpetuals.....	\$ 665,497.13	\$ 665,497.13
on company's property, including \$15,500 for company's own buildings.....	41,208.39	
on real estate mortgage loans, \$13,995.73; on other col- lateral loans, \$997.50.....	14,993.23	
and dividends on stocks and bonds.....	42,428.66	
al rents and interest.....	\$ 98,630.28	
sale or maturity of ledger assets during the year over values	33,911.83	
Total income during the year.....	\$ 798,039.24	
Total footings.....	\$ 2,648,632.15	

DISBURSEMENTS DURING YEAR.

by the books at home office at close of business Dec-
ember 31st.

Amount paid for losses (including \$55,727.72, occurring in previous years).....	Fire. 400,579.34	
Amounts received for salvages (on losses of the last or previous years), \$4,424.41; and from reinsurance in other policies, \$26,266.07	30,690.48	
Net amount paid during the year for losses.....	\$ 369,888.86	\$ 369,888.86
Amounts received for interest or dividends (amount declared during the year, \$60,000.00).....		\$ 59,286.00
Commissions or brokerage to agents, less received on reinsur- ance.....	170,531.17	
including \$15,500 for company's use of own buildings....	17,200.00	
Fees and all other charges, officers, clerks, other employees	74,709.40	
Premiums, \$8,651.17; on real estate, \$11,443.06;	20,094.23	
Department fees and agents' licenses, \$3,234.61;		
Capital licenses, \$1,453.86	4,688.47	
Printing and stationery, \$5,090.01; legal expenses, repairs and expenses on real estate, \$11,844.84; mis- cellaneous, \$38,123.17	55,083.02	
sales or maturity of ledger assets, \$450.....	450.00	
Total expenditures during the year	\$ 771,931.15	
ances.....	\$ 1,878,701.00	

LEDGER ASSETS

ledger accounts shown by the books at home office at
close of business December 31st.

Real estate (Schedule A), unincumbered.....	\$ 629,000.00
Loans on real estate (Schedule B), first liens.....	243,900.00

Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	22,500.00
Book value of bonds, excluding interest, \$175,108.53; and stocks, \$790,726.05 (Schedule D).....	965,834.58
Cash in company's office, \$2,582; deposited in banks, \$12,884.18..	15,466.42

Total.....\$ 1,376,701.00

Total net ledger assets, as per balances on page 1.....\$ 1,87

NON-LEDGER ASSETS.

Interest due, \$697.50; and accrued, \$1,053.50, on mortgages.....\$	1,751.00
Interest accrued on bonds and stocks.....	5,938.90
Interest due and accrued on collateral loans.....	94.00
Rents due and accrued on company's property or lease.....	6,845.51

Total carried out.....\$ 1

Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....6

Gross premiums in course of collection December 31, not more than three months due.....\$ 102,601.89

Deduct cost of collection, commission and brokerage.....18,598.68

Net amount of uncollected premiums, not more than three month due.....\$ 8

Gross assets.....2.04

Total admitted assets.....\$ 2,04

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....\$	14,954.05
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	34,653.95
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,846.15

Total amount of claims for losses.....\$ 52,454.15

Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....4,183.57

Net amount of unpaid losses.....\$ 4

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$420,469.61; unearned premiums (50 per cent).....\$ 210,234.81

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$798,800.86; unearned premiums (pro rata).....405,856.20

Total unearned premiums as computed above.....\$ 61

Cash dividends remaining unpaid to stockholders.....

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....

Reinsurance premiums.....

Total amount of all liabilities.....\$ 67

Joint stock capital actually paid up in cash.....250,000.00

Divisible surplus.....1,12

Total.....\$ 2,04

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
December 31st, 1899.....	\$ 143,047.895	\$ 1,198,718.95
renewed in 1900	86,782.294	816,428.77
.....	229,830.189	2,015,147.72
irations and cancellations	80,509.505	715,755.66
December 31, 1900.....	\$ 149,320.684	\$ 1,299,392.06
ount reinsured.	8,137.267	80,121.59
ount in force	\$ 141,183.417	\$ 1,219,270.47
ount in any one hazard, \$25,000.		

GENERAL INTERROGATORIES.

ooks of the company been kept open after the close of business De-	
just last for the purpose of making any entry that affects this state-	
.....No.	
rrred during the year, fire	\$ 365,020.73
nt of the company's stock owned by the directors at par value	47,800.00
nt loaned to officers and directors,	35,000.00
ficer, director, or trustee receive a commission or royalty on the busi-	
the company?.....No.	
of "special reserve fund," according to said law, deposited with the	
ce Department of the state of New York.....	280,000.00
of "guaranty surplus fund," as provided for by said law.....	280,000.00

ANNUAL STATEMENT

Year ending December 31, 1900, of the condition and affairs of the

FARMER HAIL AND CYCLONE MUTUAL INSURANCE CO.

Under the laws of Minnesota, made to the Auditor of State of the State of Iowa,
pursuant to the laws thereof.

MATH NACHLEAR.

Vice-President, C. F. COOK.

Secretary, J. D. SHEEDY.

[Incorporated, April 30, 1889. Commenced business May 9, 1889.]

Austin, Minnesota.

CAPITAL STOCK.

(Mutual.)

net ledger assets, December 31st, of previous year	\$ 60,250.48
ded at.....	\$ 60,250.48

INCOME DURING YEAR.

	Hail.
iums unpaid December 31st, last year.....	\$ 13,340.39
iums on risks written and renewed during the year..	51,032.64
.....	\$ 64,373.03
as premiums in course of collection at this date.....	15,315.57
.....	\$ 49,057.46
e premiums collected during the year.....	4,541.94
insurance, abatement, rebate, and return premiums.	
ash actually received for premiums.....	\$ 44,515.52

Interest on loans on mortgages, and certificates of deposit.....	2,345.25	
Total interest.....		\$
Total income actually received during the year, in cash...		\$
Aggregate last balance and income.....		\$ 10

DISBURSEMENTS DURING YEAR.

		Hail.
Gross amount paid for losses matured, claims other than weekly indemnity	\$ 18,454.49	
Net paid policy holders.....		\$
For commission to agents	\$ 4,024.90	
For salaries, traveling and all expenses of agents and agencies not on commission account, and adjusting losses.....	1,245.61	
For salaries and all other compensation of officers, \$3,375.00; and home office employees, \$2,127.00.....	5,502.00	
For taxes on premiums, \$220.08; insurance department fees \$146.35	366.43	
For rent.....	175.00	
For legal expenses.....	300.00	
For furniture and fixtures.....	45.00	
For advertising, \$120.76; and general printing and stationery, \$247.85	362.51	
All other expenses.....	1,499.08	
Total miscellaneous expenses		\$
Total disbursements.....		\$ 3
Balance		\$ 7

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate, as per Schedule B \$	47,995.00	
Cash deposited in banks.....	25,906.82	
Bills receivable	453.00	
Agents' debit balances.....	781.41	
Total net or ledger assets, as per balances on page 1.		\$ 7
Gross premiums in course of collection, to-wit:		
Hail premiums.....	\$ 15,315.57	
Unpaid commission thereon.....	1,933.23	
Net amount of outstanding premiums.....		\$ 1
Total assets, as per the books of the company.		\$ 8
Deduct assets not admitted, and for depreciation,		
Agents' balances.....	\$ 781.41	
Bills receivable.....	453.00	
Premium notes more than three months past due.....	9,435.24	
Total		\$ 1
Total admitted assets.....		\$ 7

RISKS AND PREMIUMS.

	Amount at risk.
December 31st, preceding year.....	\$ 852,593
and renewed during the year.....	629,142
Total	\$ 1,481,735
Expirations and cancellations.....	601,434
Balance	880,301
Amount in force December 31, 1900.....	880,301

GENERAL INTERROGATORIES.

Accrued during the year.....	\$ 18,454.49
------------------------------	--------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

Salaries	Hall.
Expenses	\$ 245,728.00
Premiums received	5,080.46
Interest	2,891.42
Accrued	2,891.42

ANNUAL STATEMENT

Year ending December 31, 1900, of the condition and affairs of the
**FARM BONDING AND TRUST COMPANY OF BALTIMORE
 CITY.**

Under the laws of the State of Maryland, made to the Auditor of State of the State
 of Iowa, pursuant to the laws thereof.

President, JAMES BOND. First Vice-President, CHARLES A. WEBB.
and Treasurer, SAMUEL H. SHRIVER. Second Vice-President, ERNEST HOEN, JR.
 Incorporated, April 6, 1894. Commenced business, January 16, 1895.]
 2, Equitable building, Baltimore, Md.

CAPITAL STOCK.

Capital stock paid up in cash.....	\$ 1,000,000.00
Net or ledger assets, December 31st of previous year	1,519,604.24
Deposits.....	29,637.83
.....	\$ 1,549,242.07
Liabilities.....	53,932.41
unded at.....	\$ 1,495,309.66

INCOME DURING YEAR.

	Surety.
Premiums unpaid December 31, last year.....	\$ 54,179.68
Premiums on risks written and renewed during the year..	450,495.68
.....	\$ 504,675.36
Less premiums in course of collection at this date.....	73,826.41
Net premiums collected during the year.....	\$ 430,848.95

Deduct re-insurance, abatement, rebate and return premiums..	49,338.76	
Net cash actually received for premiums.....	\$ 381,510.19	\$ 381,510.19
Interest on loans on mortgages.....	7,701.90	
Interest on collateral loans.....	12,487.64	
Interest and dividends on stocks and bonds.....	32,221.41	
Interest upon other debts due the company.....	3,227.22	
Total interest.....		\$ 55,438.16
Profit on securities actually sold during the year, over cost.....	\$ 20,597.27	
Exchange.....	1.65	
Income from all other sources, viz.: trust income, commissions, etc.....	11,323.44	\$ 31,922.36
Total income actually received during the year in cash....		\$ 468,468.11
Aggregate last balance and income.....		\$ 1,068,028.84

DISBURSEMENTS DURING YEAR.

		Surety.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 173,733.78	
Deduct salvages and reinsurance.....	90,034.08	
Net paid policy holders.....	\$ 83,699.70	\$ 83,699.70
To stockholders for interest or dividends.....	60,000.00	
For commission to agents.....	80,560.90	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	29,272.63	
For salaries and all other compensation of officers and home office employees.....	45,034.61	
For taxes on premiums, \$5,583.80; taxes on property, \$17,934.47; agents' licenses, \$9,788.90; municipal licenses, \$640.01.....	33,947.18	
For rent, received under sub-lease.....	7,292.92	
For legal expenses.....	17,473.42	
For furniture and fixtures.....	3,589.34	
For advertising, \$13,181.68; and general printing and stationery, \$7,954.58.....	21,136.26	
Losses on securities actually sold under cost.....	2,643.00	
All other expenses.....	25,633.99	
Total miscellaneous expenses.....		\$ 320,485.95
Total disbursements.....		\$ 410,224.90
Balance.....		\$ 1,557,803.74

LEDGER ASSETS.

Cost value of real estate, unincumbered, as per Schedule A.....	\$ 23,464.44
Loans on mortgage (first liens) on real estate, as per Schedule B.....	150,561.86
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	271,785.61
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	929,990.52
Cash in company's office.....	15,958.01
Cash deposited in banks.....	68,147.38
Bills receivable.....	965.00
All other items, viz.: accounts receivable, secured.....	122,156.02
Cash deposited in state of Tennessee.....	25,000.00
Total.....	\$ 1,608,028.84

IOWA INSURANCE REPORT.

395

Assets ledger liabilities.....	53,932.41	
Total net or ledger assets, as per balance on page 1.....		\$ 1,554,096.43

NON-LEDGER ASSETS.

Interest due, \$1,212.00; and accrued, \$1,686.90; on mortgages....	2,898.90	
Interest due, \$4,220.46; and accrued, \$7,655.24; on bonds and stocks.....	11,875.70	
Interest due, \$99.45; and accrued, \$2,766.53; on collateral loans.....	2,865.98	
Total outstanding interest.....		\$ 17,640.58
Real estate and fixtures.....		1.00
Market value of bonds and stocks over cost, as per Schedule E.....		10,219.73
Assets premiums in course of collection, to-wit:		
Assets.....	\$ 73,826.41	
Assets paid commission thereon.....	13,752.48	
Net amount of outstanding premiums.....		\$ 60,073.93
Total assets, as per books of the company.....		\$ 1,642,031.67

DEDUCT ASSETS NOT ADMITTED.

Real estate fixtures and sales.....	\$ 1.00	
Assets receivable, unsecured.....	965.00	
Total.....		\$ 966.00
Total admitted assets.....		\$ 1,641,065.67

LIABILITIES

Assets process of adjustment.....	\$ 24,803.47	
Aggregate of unpaid claims.....		\$ 24,803.47
Assets premiums upon all unexpired risks, running one year or less from date of policy:		
Assets.....	\$ 210,408.30	
Total unearned premiums as computed above.....		\$ 210,408.30
Assets to other companies for co-surety.....		3,143.25
Total amount of all liabilities, except capital stock.....		\$ 238,355.02
Assets at-stock capital actually paid up in cash.....		1,000,000.00
Assets plus beyond capital and other liabilities.....		403,676.65
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....		\$ 1,642,031.67

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Assets In force December 31, preceding year.....	\$ 70,917,892.49	\$ 331,173.88
Assets Written or renewed during the year.....	97,980,845.20	450,495.68
Total.....	\$ 168,898,737.69	\$ 781,669.56
Assets deduct expirations and cancellations.....	71,912,347.11	355,863.78
Balance.....	\$ 96,986,390.58	\$ 425,805.78
Assets deduct reinsured policies.....		4,989.18
Net in force December 31, 1900.....	\$ 96,986,390.58	\$ 420,816.60

GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date.	\$ 1,
Losses paid from organization to date.	2
Total amount of cash dividends declared since the company commenced business	
Losses incurred during the year.	2
Total amount of the company's stock owned by the directors, at par value.	
Total amount loaned to officers and directors.	
Loaned to stockholders, not officers.	
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries (see Schedule D.): in Virginia, \$25,000; in Ohio, \$35,000; in Alabama, \$50,000.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written	\$ 1,
Premiums received.	
Losses paid.	
Losses incurred.	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of

AMERICAN SURETY COMPANY OF NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of State of Iowa, pursuant to the laws thereof.

President, H. D. LYMAN. *First Vice-President, WALTER S. JOHNSON.*
Secretary, G. M. SWENEY. *Second Vice-President, D. B. SICKLES.*
Comptroller, F. W. LAFRENTZ. *Third Vice-President, R. A. C. SMITH.*

[Incorporated, April 14, 1884. Commenced business, April 15, 1884.]

Home office, 100 Broadway, New York.

Address all communications relative to this statement to the Comptroller.

CAPITAL STOCK.

Amount of capital paid up in cash.	\$ 2,500,000.00	\$ 2.5
Amount of net ledger assets, December 31st of previous year.	4,942,932.44	
Extended at.		4.9

INCOME DURING YEAR.

As shown by books at home office December 31st.

	Fidelity.	Surety.
Gross premiums unpaid December 31st, last year paid.	\$ 40,161.92	\$ 133,811.54
Gross premiums written and renewed during year	569,149.44	627,980.57
Total.	\$ 609,311.36	\$ 761,792.11
Deduct gross premiums now in course of collection.	42,983.11	169,743.01
Entire premiums collected during the year.	\$ 566,328.25	\$ 592,049.10

insurance, abatement, rebate and re- miums.....	48,388.12	123,022.84	
ash actually received for premiums, ried out	\$ 517,940.13	\$ 469,026.26	\$ 986,966.39
company's property.....		185,657.42	
collateral loans		18,314.82	
bonds and dividends on stocks.....		49,753.27	
n other debts due the company and on deposits in		10,959.33	
interest.....			\$ 264,684.84
e or maturity of ledger assets during the year over tues.....	\$ 4,979.00		
all other sources, viz.: cash recovered from losses previous years.....	98,439.85		103,418.85
income during the year.....			1,355,070.08
			\$ 6,298,002.52

DISBURSEMENTS DURING YEAR.

books at home office, December 31st.			
	Fidelity.	Surety.	
at paid for claims excepting weekly ty.....	203,859.55	\$ 420,867.12	
.....	203,859.55	\$ 420,867.12	
insurance, salvages and recoveries on previously paid.....	43,080.83	196,360.79	
id policy-holders.....	\$ 160,778.72	\$ 224,506.33	\$ 385,285.05
for interest or dividends (amount declared during)		200,000.00	
stment and legal expenses in settlement of claims...		12,873.34	
or brokerage to agents, less received on reinsurance		55,165.35	
veling and all expenses of agents and agencies not ission account.....		184,614.09	
.....		3,933.18	
all other compensation of officers, \$39,916.66; and ce employees, \$140,446.53.....		180,363.19	
remiums, \$13,158.74; taxes on real estate, \$47,265.37; e department fees, \$3,583.19; agents' licenses, \$1,- ternal revenue, \$5,667.29; interest, \$6,791.30.....		78,115.39	
.....		35,650.37	
ases, \$4,240.19; real estate repairs and expenses an taxes, \$73,424.51.....		77,664.70	
d fixtures, \$2,581.09; advertising, \$3,884.91; print- stationery, \$18,375.10.....		24,841.10	
lder assets actually sold or matured, under book curities.....		5,660.62	
ms, viz.: Miscellaneous general expenses.....		36,573.30	
miscellaneous expenses.....			\$ 895,454.63
disbursements.....			\$ 1,280,739.68
e.....			\$ 5,017,262.84

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered	\$ 3,028,217.16
Mortgage loans on real estate (Schedule B), first liens, \$2,568.03; other than first liens, \$16,015.73	18,583.76
Loans secured by pledge of bonds, stocks or other collaterals (Schedule C)	644,211.57
Book value of bonds, excluding interest, \$493,460.35; and stocks, \$585,987.50 (Schedule E)	1,079,447.85
Cash in company's office, \$4,187.41; deposited in banks, \$259,742.96	263,930.37
Total	\$ 5,034,390.71
Deduct ledger liabilities:	
All other	17,127.87

Total net ledger assets, as per balance on page 1. \$ 5

NON-LEDGER ASSETS.

Interest due	\$ 2,815.00
Interest accrued on collateral loans	9,266.24
Rents due, \$10,173.17 and accrued, \$7,924.98 on company's property or lease	18,098.15

Total outstanding interest..... \$
Market value of bonds and stocks over book value, not including
interest in item 11 (Schedule E)

Gross premiums in course of collection, to-wit:

	Fidelity.	Surety.
Not over three months due	\$ 38,529.85	\$ 58,944.79
Unpaid commissions thereon	2,087.12	2,305.92

Net premiums

Total net not over three months due..... \$

Gross assets..... \$ 5

NON-LEDGER LIABILITIES.

	Fidelity.	Surety.
In process of adjustment	\$ 95,237.68	.....
Resisted by company on its own account (not outlawed)	20,800.34	\$ 175,578.15

Aggregate of unpaid claims and expenses..... \$

Gross premiums upon all unexpired risks, run-
ning one year or less from date of policy:

Fidelity premiums, \$504,103.02; unearned portion (50 per cent)	\$ 252,051.51
Surety premiums, \$515,240.84; unearned portion (50 per cent)	257,620.42

Total one year or less..... \$ 509,671.93

Gross premiums upon all unexpired risks, run-
ning more than one year from date of policy:

Premiums, \$152,753.81; unearned premium rate.....	\$ 82,579.74	
More than one year.....	\$ 82,579.74	
Unearned premiums as computed above.....		\$ 592,251.67
Amount of all liabilities.....		\$ 883,867.84
Capital actually paid up in cash.....	\$ 2,500,000.00	
And capital and other liabilities.....	1,833,645.64	4,333,645.64
		\$ 5,217,513.48

RISKS AND PREMIUMS.

	Fidelity risks.	Premiums thereon.
December 31st, preceding year.....	\$ 115,894,512	\$ 527,994.06
For renewed during the year.....	132,985,816	569,149.44
.....	248,880,328	1,097,143.50
Expirations and cancellations.....	137,659,133	593,040.48
Balance.....	\$ 111,221,195	\$ 504,103.02
In force December 31, 1900.....	\$ 111,221,195	\$ 504,103.02
December 31st, preceding year.....	\$ 196,912,950	\$ 666,421.96
For renewed during the year.....	215,265,243	627,980.57
.....	412,178,193	1,294,402.53
Expirations and cancellations.....	212,657,727	626,407.88
Balance.....	\$ 199,520,466	\$ 667,994.65
In force December 31, 1900.....	\$ 199,520,466	\$ 667,994.65

GENERAL INTERROGATORIES.

Amount of premiums received from the organization of the company to date.....	\$ 10,861,281.17
From organization to date.....	4,783,455.31
Amount of cash dividends declared since the company commenced business.....	1,900,000.00
Received during the year.....	682,752.65
Amount of the company's stock owned by the directors, at par value.....	882,600.00
Deposited in various states and countries, which under the laws are held exclusively for the protection of the policy-holders of such countries: (See Schedule D).....	195,330.00
Company's books closed on the 31st day of December for the purposes of statement?.....	Yes.
Do officers, director or corporation receive a commission or royalty on the business done by this company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fidelity.	Surety.	Aggregate.
.....	\$ 537,100.00	\$ 1,257,683.00	\$ 1,794,783.00
Received.....	1,836.77	3,358.29	5,195.06
.....	21,000.00	4,533.15	25,533.15
.....		4,533.15	4,533.15
At risk, end of year.....	329,250.00	1,169,645.00	1,498,895.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs

ÆTNA INDEMNITY COMPANY,

Organized under the laws of the State of Connecticut, made to the Auditor of State of Iowa, pursuant to the laws thereof,

President, FRANCIS T. MAXWELL.

Vice-President, GEORGE L.

Secretary, E. T. PEGRAM.

[Incorporated, March 15, 1897. Commenced business, May, 1897.]

Home office. No. 650 Main Street.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; subscribed for \$	250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st of previous year....	294,640.44
Extended at.....	\$ 2

INCOME DURING YEAR.

As shown by books at home office, December 31st.

	Fidelity and surety.	Plate glass.	
Gross premiums unpaid December 31, last year..\$	1,662.14		
Gross premiums written and renewed during year	88,899.90	\$ 54,830.64	
Total.....\$	90,562.04	\$ 54,830.64	
Deduct gross premiums in course of collection at this date.....	3,600.56	8,621.11	
Entire premiums collected during the year.....	86,961.48	46,209.53	
Deduct re-insurance, abatement, rebate, and return premiums.....	10,896.84	2,099.46	
Net cash actually received for premiums...\$	76,064.64	\$ 44,110.07	\$ 1
Interest and dividends on stocks and bonds.....\$		9,648.13	
Interest upon other debts due the company		274.35	
Total interest.....			\$
Profit on sale or maturity of ledger assets during the year over book values			\$
Total income actually received during the year, in cash....			\$ 1
Aggregate last balance and income			\$ 4

DISBURSEMENTS DURING YEAR

	Fidelity and surety.	Plate glass.
Amount paid for matured claims other than indemnity.....	\$ 20,306.12	\$ 23,636.17
.....	\$ 20,306.12	\$ 23,636.17
Rebates and reinsurance	4,844.33	454.09
.....	\$ 15,461.79	\$ 23,182.08
Amount paid policy holders.....		\$ 38,643.87
Commission to agents.....	\$ 28,647.75	
Traveling and all expenses of agents and agencies commission account.....	21,549.88	
Salaries and all other compensation of Officers, \$8,000; and of employees, \$4,492.69.....	12,492.69	
Insurance premiums, \$1,290.56; taxes on property, \$133.88, and department fees and agents' licenses \$1,496.68....	2,920.52	
.....	4,119.96	
Office expenses	2,047.82	
Printing, \$578.28; and general printing and stationery, for furniture and fixtures, \$184.50.....	2,583.02	
Office expenses, viz.: Home office sundries, \$287.92; home stage, \$1,237.60; home office travel, \$612.37; internal \$847.93	2,985.82	
Miscellaneous expenses		\$ 77,347.46
Total disbursements.....		\$ 115,991.33
.....		\$ 309,746.30

ASSETS.

Assets on accounts:	
Bonds owned absolutely, as per Schedule E, \$280,- and stocks, \$10.050.....	\$ 290,955.50
Deposited in banks.....	17,576.55
Assets, viz.: Non resident stock tax account.....	1,214.25
.....	\$ 309,746.30
Net ledger assets, per balances on page 1.....	\$ 309,746.30

OTHER ASSETS.

Assets, \$2,157.50; and accrued, \$1,463.76; on bonds and	\$ 3,621.26
Unpaid on bank balances.....	43.33
.....	\$ 3,664.59
Outstanding interest.....	10,052.00
Assets of bonds and stocks over cost, as per Schedule E..	
Assets in course of collection, not more than three months, to-wit:	
Unpaid com- mission thereon.	Net.
Insurance premiums.....\$ 2,688.46	\$ 487.90
	\$ 2,200.56

Plate glass premiums	7,916.95	2,375.09	5,541.86
	\$ 10,605.41	\$ 2,862.99	\$ 7,742.42

Net amount of outstanding premiums \$

Total assets, as per the books of the company \$

Total admitted assets \$

LIABILITIES.

In process of adjustment \$ 9,065.75

Aggregate of unpaid claims \$

Gross premiums upon all unexpired risks, running one year or less from date of policy: Fidelity and surety premiums, \$77,125.30; unearned portion (50 per cent) 38,562.65

Plate glass premiums, \$44,983.44; unearned portion (50 per cent) 22,491.72

Total one year or less \$ 61,054.37

Total unearned premiums, as computed above (carried out).....

Due and accrued for salaries, rent, \$375; taxes, \$1,200; bills, \$350; advertising, agency and other expenses.....

All other indebtedness, viz.: Premiums paid in advance.....

Total amount of all liabilities, except capital stock \$

Joint stock capital actually paid up in cash 250,000.00

Surplus beyond capital and other liabilities 8,880.69

Aggregate amount of all liabilities, including paid up capital stock and net surplus \$

RISKS AND PREMIUMS.

Fidelity: Amount at risk. P

In force December 31, preceding year \$ 72,045.50 \$

Written or renewed during the year 95,055.75

Total \$ 167,101.25 \$

Deduct expirations and cancellations 85,284.00

Net amount in force December 31, 1900 \$ 81,817.25 \$

Plate glass: Amount at risk.

In force December 31st, preceding year \$ 1,560,961.24 \$

Written or renewed during the year 2,190,398.26

Total \$ 3,751,359.50 \$

Deduct expirations and cancellations 1,950,335.72

Net in force December 31, 1900 \$1,801,023.78 \$

Surety: Amount at risk.

In force December 31st, preceding year \$ 6,036,437.83 \$

Written or renewed during the year .. 9,217,715.00

Total \$ 15,254,152.83 \$

Deduct expirations and cancellations 7,402,628.65

Net in force December 31, 1900 \$ 7,851,524.18 \$

GENERAL INTERROGATORIES.

Amount of the company's stock owned by the directors at par value.....	\$ 37,900.00
Are the company's books closed on the 31st day of December for the purpose of this statement?.....	Yes.
Do any officer, director or corporation receive a commission or royalty on business done by this company?.....	No.
Losses incurred during the year.	47,055.16

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

Amount written.....	\$ 32,600.00
Amount received.....	98.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition of the

BANKERS MUTUAL CASUALTY COMPANY.

Incorporated under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of thereof.

President, J. G. ROUNDS.

Secretary, W. E. COFFIN,

[Incorporated, January 26, 1896. Commenced business, April 8, 1896.

Principal office, 506-512 Observatory Building, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	Mutual
Amount of capital subscribed, but unpaid.....	Mutual
Amount of net or ledger assets, December 31st of previous year. \$	97,681.72
Amount extended at.....	\$ 97,681.72

INCOME DURING YEAR.

	Burglary.
Premiums unpaid December 31, last year.....	\$ 4,835.67
Premiums on risks written and renewed during the year..	94,615.07
Total.....	\$ 99,450.74
Gross premiums in course of collection at this date.....	9,372.83
Premiums collected during the year.....	90,077.91
Re-insurance, abatement, rebate and return premiums..	54,969.96
Amount actually received for premiums (carried out).....	\$ 35,107.95
Amount from all other sources, viz: Advanced by promoters....	9,887.50
Total income actually received during the year in cash....	\$ 44,995.45
Aggregate last balance and income.....	\$ 142,677.17

DISBURSEMENTS DURING YEAR.

	Burglary.
Amount paid for losses direct to policy-holders.....	\$ 44,756.95
Amount paid for benefit of policy-holders in pursuit of criminals attacking insured banks.....	5,702.51
Total.....	\$ 50,459.46

Deduct salvages and re-insurance.....	9,395.22	
Net paid policy-holders.....		\$
Directors annual meeting, \$1,354.10; executive committee meetings, \$367.57.....	\$ 1,721.67	
For salaries, traveling and all expenses of directors and others for company business.....	1,098.73	
For salaries and all other compensation of officers, \$4,606.20; and home office employees, \$5,733.86.....	10,340.06	
For taxes on premiums, \$630.84; insurance department fees, \$445.65; tax on franchise, \$50.00.....	1,126.49	
For rent, \$742.00; postage, \$1,862.55.....	2,604.55	
For legal expenses, \$20.00; internal revenue, \$527.50.....	547.50	
For advertising, \$688.27, and general printing and stationery, \$1,652.20.....	2,340.56	
All other expenses, interest, \$293.13; sundry items, \$924.53.....	1,217.66	
Total miscellaneous expenses		\$
Total disbursements.....		
Balance		\$

ASSETS.

As per ledger accounts.		
Cash deposited in banks.....	\$ 4,791.50	
Bills receivable, being premium notes.....	75,824.21	
Total net or ledger assets, per balance on page 1.....		\$
Burglary premiums.....	\$ 9,372.83	
Net amount of outstanding premiums.....		
Total assets, as per the books of the company.....		\$

LIABILITIES.

Burglary:		
Total claims adjusted not paid.....	\$ 764.53	
In process of adjustment	225.00	
Resisted by company on its own account.....	2,400.00	
Deduct reinsurance thereon.....	2,400.00	
Aggregate of unpaid claims.....		\$
Gross premiums upon all unexpired risks, running one year more or less from date of policy.		
Burglary	\$ 127,597.40	
Total unearned premiums as computed above (carried out)		\$
Due and accrued for salaries, rent, advertising, agency and other expenses		
Due to other companies for re-insurance		
All other indebtedness, advanced by promoters.....		
Total amount of all liabilities, except capital stock.....		\$
Surplus beyond capital and other liabilities.....		
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....		\$

RISKS AND PREMIUMS.

	Amount at risk.	Premium
Burglary:		
In force December 31, preceding year	\$ 9,918,606	\$

renewed during the year	6,065,760	81,050.16
.....		
.....	\$ 15,984,366	\$ 274,142.02
expirations and cancellations	5,137,073	107,319.14
.....		
.....	\$ 10,847,293	\$ 166,822.88
reinsured policies	29,380.50	39,311.48
.....		
for December 31, 1900	\$ 7,909,243	\$ 127,511.40

GENERAL INTERROGATORIES.

.....	\$ 53,848.99
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR

.....	Burglary
.....	\$ 785,900.00
received	11,040.46
.....	3,857.05
.....	4,621.58
risk—end of year	2,342,100.00

ANNUAL STATEMENT

year ending December 31, 1900, of the condition and affairs of

TY TRUST SAFE DEPOSIT AND SURETY COMPANY OF
PHILADELPHIA.

under the laws of the State of Pennsylvania, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

CHARLES M. SWAIN. *First Vice-President*, MICHAEL P. HERATY.
Secretary, JAMES F. LYND. *Second Vice-President*, JOSEPH A. SIMN.

[Incorporated, June 4, 1886. Commenced business, June 4, 1886.]

....., 927 and 929 Chestnut street, Philadelphia.

CAPITAL STOCK.

capital stock paid up in cash	\$ 500,000.00
net or ledger assets, December 31st of previous year	2,844,414.08
deposits during 1900	316,613.01
.....	
ended at	\$ 3,161,027.09

INCOME DURING YEAR.

.....	Fidelity and surety.
claims unpaid December 31st, last year	\$ 20,541.71
claims on risks written and renewed during the year ..	248,276.18
.....	
.....	\$ 268,817.89
less premiums in course of collection at this date	16,014.18
.....	
premiums collected during the year	\$ 252,803.71
insurance, abatement, rebate and return premiums ..	30,196.33
.....	
cash actually received for premiums	\$ 222,607.38
loans on mortgages	5,590.48
collateral loans	67,660.75
and dividends on stocks and bonds	18,379.83

Interest upon other debts due the company.....	7,975.39	
Rents	13,593.45	
Total interest.....		\$
Income from all other sources, viz.:		
Safe deposit boxes, \$3,295.25; commission, \$2,011.63; registry, \$2,232.36.....	7,539.24	
Return of war tax on undivided profits, 1898.....	348.00—	
Total income actually received during the year, in cash....		\$
Aggregate last balance and income.....		\$ 3,

DISBURSEMENTS DURING YEAR.

	Fidelity and surety.	
Gross amount paid for matured claims, surety losses.....	\$ 58,936.84	
Deduct salvages and reinsurance.....	16,355.63	
Net paid policy holders.....		\$
To stockholders for interest or dividends (6 per cent).....	30,030.00	
For commission to agents.....	19,236.78	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	58,857.82	
Interest paid depositors.....	43,848.93	
For salaries and all other compensation of officers, \$17,000; and home office employees, \$44,721.51.....	61,721.51	
For taxes on premiums, \$2,875.49; taxes on property, \$5,267.93; insurance department fees, \$1,307.41; tax on franchise, \$3,479.34; agents' licenses, \$434.30; municipal licenses, \$748.33; revenue tax, \$2,617.98.....	16,730.78	
For legal expenses, \$5,068.16; real estate and general expenses, \$18,378.99.....	23,447.15	
For advertising, \$1,885.39; and general printing and stationery, \$4,085.58.....	5,970.97	
Losses on securities actually sold under cost, \$150.00; deprecia- tion in bonds and stocks, \$9,427.25	9,577.25	
All other expenses, profit and loss.....	584.24	
Total miscellaneous expenses.....		\$
Total disbursements.....		\$
Balance		\$ 3,

LEDGER ASSETS.

As per ledger accounts.

Cost value of real estate, unincumbered, \$57,736.58; encum- bered, \$483,870.38, (less ground rent, \$4,600).....	\$ 537,006.96	
Loans on mortgage (first liens) on real estate, as per Schedule B.	69,700.00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	1,329,597.24	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	434,475.50	
Cash in company's office.....	111,316.80	
Cash deposited in banks.....	558,583.10	
Bills receivable, due from ledger accounts secured by mortgages, real estate and cash.....	138,333.77	
Return premiums on \$165,000 fire policies, \$6,255.00; furniture and fixtures, \$6,781.68; overdrafts, \$84.92	13,121.60	
Total net or ledger assets, per balance on page 1.....		\$ 3,

NON-LEDGER ASSETS.

rued on mortgages.....	\$	1,608.00	
e, \$924.75; and accrued, \$5,620.25; on bonds and stocks		6,541.00	
, \$7,075.00; and accrued, \$7,625.00; on collateral loans.		14,700.00	
rued, on other assets.....		1,090.00	
<hr/>			
outstanding interest.....	\$	23,943.00	
ther companies for re-insurance on losses paid.....		2,922.27	
ue of real estate (appraised) over cost, as per			
e A.....		120,093.04	
e of bonds and stocks over cost, as per Schedule E.		3,315.00	
amps.....		750.00	
ewals, less commissions and re-insurance (not over			
onths due).....		2,648.37	
<hr/>			
ums in course of collection, to-wit.:		Fidelity and	
ns.....	\$	surety.	
commission thereon.....		9,914.62	
		584.27	
<hr/>			
et amount of outstanding premiums.....	\$	9,330.35	
<hr/>			
assets, as per books of the company.....	\$	3,355,137.00	
ts not admitted:			
re, fixtures and safes.....	\$	6,781.68	
<hr/>			
total.....	\$	6,781.68	
<hr/>			
admitted assets.....	\$	3,348,355.32	

LIABILITIES.

surety:			
adjusted not paid.....	\$	250.00	
ss of adjustment.....		3,571.16	
or reported; proofs not filed.....		4,505.03	
<hr/>			
total.....	\$	8,326.19	
by company on its own act, (\$30,091-			
this amount is resisted at instance			
arties on whose behalf bonds were			
ed; resisted by National Surety Co.,			
h holds our re-insurance for \$12,500)		71,995.31	
re-insurance thereon.....		17,795.60	
<hr/>			
total.....	\$	54,159.71	
<hr/>			
aggregate of unpaid claims.....	\$	62,525.50	
ums upon all unexpired risks, running one year or			
m date of policy: fidelity and surety, \$235,400.04;			
d portion (50 per cent).....	\$	117,700.02	
ums upon all unexpired risks, running more than one			
om date of policy: fidelity and surety, \$18,598.06;			
d premiums (pro rata).....		12,174.87	
<hr/>			
unearned premiums as computed above.....	\$	129,821.89	
rued for advertising, agency and other expenses....		1,000.00	
panies for re-insurance on premiums uncollected..	\$	26.00	
debtedness: due depositors, \$2,383,629.97; interest			
thereon, \$11,075.00.....	2,394,704.97—	2,394,730.97	
<hr/>			
amount of all liabilities, except capital stock.....	\$	2,588,081.76	

Joint-stock capital actually paid up in cash.....
 Surplus beyond capital and other liabilities.....

Aggregate amount of all liabilities, including paid up
 capital stock and net surplus.....

RISKS AND PREMIUMS.

	Amount at risk.	Pre th
Fidelity:		
In force December 31st, preceding year.....	\$ 25,860,108.33	\$
Written or renewed during the year	27,040,545.25	
Total.....	\$ 52,900,653.58	\$
Deduct expirations and cancellations.....	26,250,808.33	
Balance	\$ 26,649,845.25	\$
Deduct reinsured policies.....	60,000.00	
Net in force December 31, 1900.....	\$ 26,589,845.25	\$
Surety.	Amount at risk.	Pre th
In force December 31st, preceding year.....	\$ 41,140,812.16	\$
Written or renewed during the year.....	40,358,761.71	
Total.....	\$ 81,499,573.87	\$
Deduct expirations and cancellations.....	35,877,583.82	
Balance	\$ 45,621,990.05	\$
Deduct reinsured policies.....	1,871,293.10	
Net in force December 31, 1900.....	\$ 43,750,696.95	\$

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$	1,6
Fidelity and surety losses paid from organization to date, net.....		2
Total amount of cash dividends declared since the company commenced business		2
Surety and fidelity losses incurred during the year, net.....		8
Total amount of company's stock owned by the directors, at par value.....		17
Total amount loaned to officers and directors.....		0
Loaned to stockholders, not officers.....		17

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

	Risks written.	Pre rece
Fidelity.....	\$ 148,750.00	\$
Surety.....	50,000.00	
Aggregate.....	\$ 207,750.00	\$

ANNUAL STATEMENT

for the year ending December 31, 1900, of the condition and affairs of the
CONTINENTAL CASUALTY COMPANY.

made under the laws of the State of Indiana, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, C. H. BUNKER.

Vice-President, B. A. SCOTT.

Secretary, L. G. PHELPS.

[Incorporated, November, 1897.

Commenced business, December, 1897.]

Principal office, Hammond, Indiana.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 300,000.00	
Amount of net ledger assets, December 31st of previous year		262,369.13
Amount of capital during 1900	100,000.00	
Extended at		\$ 362,369.13

INCOME DURING YEAR.

	Accident.	Plate glass.
Premiums unpaid December 31, last year.. \$	54,636.33	\$ 1,021.99
Premiums on risks written and renewed during the year	348,164.49	6,405.52
Total	402,800.82	\$ 7,427.51
Gross premiums in course of collection at date	83,037.21	1,571.35
Premiums collected during the year	319,763.61	5,856.16
Reinsurance, abatement, rebate and re- newal premiums	99,902.54	961.49
Net cash actually received for premiums (carried out)	\$ 219,861.07	\$ 4,894.67
Interest on collateral loans		2,866.05
Dividends on stocks and bonds		150.00
Interest upon other debts due the company		4,087.50
		555.29
Total interest		\$ 7,658.84
Amount from all other sources, viz: Cash paid into surplus and		10,000.00
Total income actually received during the year, in cash ..		\$ 242,414.58
Aggregate last balance and income		\$ 604,783.71

DISBURSEMENTS DURING YEAR.

	Accident.	Plate glass.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 30,071.87	\$ 3,521.47
Gross amount paid for weekly or other periodical indemnity	92,227.91	
Total	\$ 122,299.78	\$ 3,521.47
Deduct salvages and reinsurance	500.00	
Net paid policyholders	\$ 121,799.78	\$ 3,521.47
To stockholders for interest or dividends (6 per cent)	\$ 12,000.00	
For commission to agents		57,609.38
For salaries, traveling and all expenses of agents and agencies not on commission account		11,607.09
For medical examiner's fees and salaries, \$713.20; for inspection, \$97.12.....		810.32
For salaries and other compensation of officers, \$11,058.46; and home office employees, \$13,761.61		24,820.07
For taxes on premiums, \$2,637.81; insurance department fees, \$3,389.24; agents' licenses, \$454.....		6,481.05
For rent, less \$750.31 received under sub-lease		3,064.63
For legal expenses		1,565.12
For furniture and fixtures.....		387.62
For advertising, \$1,246.01; and general printing and stationery, \$8,156.94.....		9,402.95
All other expenses: General expense, \$4,219.05; postage and express, \$4,810.68; revenue stamps, \$2,101.19		11,130.92
Total miscellaneous expenses.....		\$
Total disbursements.....		\$
Balance.....		

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate as per Schedule B \$	195,400.00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C	2,000.00
Cost value of bonds and stocks owned absolutely, as per Schedule E	94,585.38
Cash in company's office.....	3,114.17
Cash deposited in bank.....	20,238.60
Agents' debit balances	10,182.35
All other items, viz: In hands of P. M's. and agents in course of transmission	13,415.95
Furniture and fixtures	3,731.44
Total	\$ 342,667.89
Less due sundry persons—ledger balances.....	1,484.58

Total net or ledger assets, as per balances on page 1..... \$

OTHER ASSETS.

Interest due, \$2,908.70; and accrued, \$989.57 on mortgages	\$ 3,898.27
Interest due, \$100; and accrued, \$221.85 on bonds and stocks.....	321.85
Interest accrued, \$20 on collateral loans.....	20.00
Total outstanding interest	\$ 4,240.12
Market value of bonds and stocks over cost, as per Schedule E..	
Gross premiums in course of collection, to-wit:	
Accident premiums, \$83,072.21; unpaid commission thereon, \$10,427.84; net.....	Accident. 72,609.37

premiums, \$1,571.35; unpaid commission thereon, net.....	1,178.54	
Amount of outstanding premiums	\$	73,787.91
Assets, as per the books of the company	\$	422,865.96
Assets not admitted, and for depreciation:		
Investments and sales	3,731.44	
Depreciations	10,182.35	
	\$	13,913.79
Admitted assets.....	\$	408,952.17

LIABILITIES.

Reserve for adjustment.....	\$	474.25		
Reserve for claims by company on its own account....				1,446.48
Reserve for loss of adjustment.....		229.35		
Amounts of unpaid claims.....	\$	703.60	\$1	1,446.48
Rate of unpaid claims				\$ 2,150.08
Premiums upon all unexpired risks, run- year or less from date of policy:				
Class, \$104,242.08; unearned portion (50 percent)	\$	52,121.04		
Class, \$5,294.27; unearned portion (50 percent)		2,647.13		
One year or less	\$	54,768.17		
Unearned premiums as computed above (carried out)				54,768.17
Amount of all liabilities, except capital stock				56,918.25
Capital actually paid up in cash				300,000.00
Unpaid capital and other liabilities				52,033.92
Aggregate amount of all liabilities, including paid up capi- stock and net surplus	\$			408,952.17

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
December 31st, preceding year.....	\$ 2,275,580	\$ 74,279.82
or renewed during the year.....	7,549,650	348,164.49
Total.....	\$ 9,825,230	\$ 422,444.31
Expirations and cancellations	6,113,780	314,538.83
Balance.....	\$ 3,711,450	\$ 107,905.48
Reinsured policies	893,600	3,663.40
Force December 31, 1900.....	\$ 2,817,850	\$ 104,242.08
	Amount at risk.	Premiums thereon.
December 31st, preceding year.....	\$ 116,310	\$ 3,071.90
or renewed during the year	208,278	6,405.52
Total	\$ 324,588	\$ 9,477.42
Expirations and cancellations	180,086	4,112.65
Balance.....	\$ 144,502	\$ 5,364.77

Deduct reinsured policies	2,050
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Net in force December 31, 1900.....\$	142,452	\$
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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$	4
Total amount of cash dividends declared since the company commenced business.....		
Total amount of the company's stock owned by the directors at par value		
Total amount loaned to officers and directors.....		
Losses paid from organization to date.....		2
Losses incurred during the year		1
Dividends declared payable in stock from organization		

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....	\$	1
Premiums received.....		
Losses paid.....		
Losses incurred.....		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition of the

UNITED STATES BRANCH OF THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of the State of Iowa, pursuant to the laws thereof.

Chairman, LORD CLAUD HAMILTON.

Secretary, S. STANLEY BROWN.

United States Branch, Managers and Attorneys,

SAMUEL APPLETON.

WALTER TRACY DANA.

[Incorporated, October, 1880. Commenced business, April, 1881.]

Principal office, 84 and 85 King William street, London, E. C.

United States Branch, 71 Kilby street, Boston, Mass.

CAPITAL STOCK.

Amount of capital stock paid up in cash—in England.....\$	750,000.00
Amount of capital subscribed, but unpaid—in England.....	3,000,000.00
Amount of net or ledger assets, December 31st of previous year	1,040,056.43

Extended at.....	\$	1,040,056.43
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INCOME DURING YEAR.

Accident:

Gross premiums unpaid Dec. 31, last year..\$	30,689.31
Gross premiums on risks written and renewed during the year.....	175,271.49
Total.....\$	205,960.80
Deduct gross premiums in course of collection at this date.....	31,902.86
Entire premiums collected during the year.\$	174,057.94

reinsurance, abatement, rebate and return premiums.....	26,460.61		
cash actually received for premiums..	\$	147,597.33	
premiums on risks written and renewed during the year.....\$	6,079.25		
total.....\$	6,079.25		
gross premiums in course of collection as of this date.....	2,049.67		
premiums collected during the year.\$	4,029.58		
reinsurance, abatement, rebate and return premiums.....	535.93		
cash actually received for premiums..	\$	3,493.65	
liability:			
premiums unpaid December 31st, last.....\$	220,912.30		
premiums on risks written and renewed during the year.....	1,428,884.82		
total.....\$	1,649,797.12		
gross premiums in course of collection as of this date.....	268,401.84		
premiums collected during the year.\$	1,381,395.28		
reinsurance, abatement, rebate and return premiums.....	160,904.75		
cash actually received for premiums..	\$	1,220,490.53	
premiums unpaid Dec. 31, last year...\$	2,029.04		
premiums on risks written and renewed during the year.....	26,949.98		
total.....\$	28,979.02		
gross premiums in course of collection as of this date.....	3,266.22		
premiums collected during the year.\$	25,712.80		
reinsurance, abatement, rebatement return premiums.....	3,646.96		
cash actually received for premiums..	\$	22,065.84	\$ 1,393,647.35
dividends on stocks and bonds (including appreciation \$58.83).....		52,503.91	
interest.....		\$	52,503.91
all other sources, viz: Received from home office.....			42,202.36
income actually received during the year, in cash...		\$	1,488,353.62
late last balance and income.....		\$	2,528,410.05

DISBURSEMENTS DURING YEAR.

Accident:

Gross amount paid for matured claims other than weekly indemnity.....\$	11,126.34	
Gross amount paid for weekly or other periodical indemnity.....	50,472.94	
Total.....\$	61,599.28	
Net paid policy-holders.....	\$	61,599.28

Health.

Gross amount paid for weekly or other periodical indemnity.....\$	208.57	
Net paid policy-holders.....	\$	208.57

Employers' liability:

Gross amount paid for matured claims other than weekly indemnity.....\$	519,832.54	
Deduct salvages and reinsurances.....	3,261.79	
Net paid policy-holders.....	\$	516,570.75

Fidelity:

Gross amount paid for matured claims other than weekly indemnity.....\$	8,787.48	
Net paid policy-holders.....\$	8,787.48	\$ 587,166.08

To cost of adjustment and legal expenses in settlement of claims 128,060.10 \$ 7

Commissions to agents	\$	333,126.44
Salaries, traveling and all expenses of agents and agencies not on commission account		9,251.29
Inspections		19,260.80
Salaries and all other compensation of officers, \$12,310.10; home office employees, \$21,033.13.....		33,343.23
Taxes on premiums, \$24,425.01; insurance department fees, \$6,353.92; agents' licenses, \$961.40; municipal licenses, \$735.63; war revenue, \$8,010.87		40,486.83
Rent		21,893.62
Legal expenses		5,177.63
Furniture and fixtures.....		1,714.42
Advertising, \$6,401.13; general printing and stationery, \$14,836.56		21,237.69
All other expenses.....		11,159.26
Total miscellaneous expenses.....		\$ 4
Total disbursements.....		\$ 1,2
Balance		\$ 2,3

ASSETS.

As per ledger accounts.

Cost value of bonds and stocks owned absolutely, as per Schedule E.....\$	1,252,862.80	
Cash in company's office.....	1,800.00	
Cash deposited in banks	459.89	
Cash deposited with trustees, with Kidder, Peabody & Co.....	32,419.02	
Market value of bonds and stocks over cost as per Schedule E.....	28,990.95	
Total.....		\$ 1,3
Total net or ledger assets, as per balance on page 1.....		\$ 1,3

OTHER ASSETS.

.....	\$ 10,134.58	
outstanding interest.....		\$ 10,134.58
of bonds and stocks over cost, as per Schedule E, (above).....	\$28,990.95	
premiums in course of collection, not more than three months due, to-wit:		
30.408.11; unpaid commission thereon.....	\$ 8,852.68	
24.67; unpaid commission thereon.....	675.78	
liability, \$257,284.90; unpaid commission thereon...	57,872.72	
019.22; unpaid commission thereon.....	619.36	
Amount of outstanding premiums.....		\$ 224,716.36
Assets, as per the books of the company.....		\$ 1,551,383.60
Premiums unpaid on policies which have been issued within three months (inside).....	\$12,883.69	

	Accident.	Employers' liability.	Fidelity.
premiums unpaid Dec. 31 last year.....	\$ 30,668.31	\$ 220,912.30	\$ 2,029.04
same not collected.....	167.50	2,339.17	.....

LIABILITIES.

loss of adjustment.....	\$ 10,035.00	
by company on its own account.....	7,185.00	
liability:		
loss of adjustment.....	45,840.00	
by company on its own account.....	2,215.00	
for employers.....	271,100.00	
loss of adjustment.....	465.00	
Amount of unpaid claim account:		
loss of adjustment.....	\$ 56,340.00	
by company on its own account.....	9,400.00	
for employers.....	271,100.00	
Aggregate of unpaid claims.....		\$ 336,840.00
Premiums upon all unexpired risks, running one year or more from date of policy:		
34,622.75; unearned portion (50 per cent).....	\$ 67,311.38	
1.06; unearned portion (50 per cent).....	2,705.53	
liability, \$1,073,541.01; unearned portion (50 per cent)	536,770.50	
211.55; unearned portion (50 per cent).....	11,605.77	
one year or less.....	\$ 618,393.18	
Premiums upon all unexpired risks, running more than one year from date of policy:		
liability, \$47,043.53; unearned premium (pro rata)...	26,172.33	
for term policies.....	26,172.33	
unearned premiums, as computed above (carried out)....		\$ 644,565.51
Arrears, unpaid commission on premiums col- lected.....		11,268.46
Amount of all liabilities, except capital stock.....		\$ 992,673.97

Joint stock capital actually paid up in cash, statutory deposit...	\$ 200,000.00	59
Surplus beyond capital and other liabilities.....	358,709.63	
Aggregate amount of all liabilities, including statutory deposit and net surplus.....		\$ 1.51

RISKS AND PREMIUMS.

Accident:	Amount at risk.	Premium
In force December 31, preceding year.....	\$ 26,341,728	\$ 1,131,728
Written or renewed during the year.....	39,436.085	1,131,728
Total.....	\$ 65,777,813	\$ 2,263,456
Deduct expirations and cancellations.....	35,085,951	1,131,728
Balance.....	\$ 30,691,862	\$ 1,131,728
Deduct reinsured policies.....	401,742	
Net in force December 31, 1900.....	\$ 30,290,120	\$ 1,131,728
Health:		
Written or renewed during the year.....	\$ 1,367,830	\$ 1,367,830
Total.....	\$ 1,367,830	\$ 1,367,830
Deduct expirations and cancellations.....	142,425	
Balance.....	\$ 1,225,405	\$ 1,225,405
Deduct reinsured policies.....	7,915	
Net in force December 31, 1900.....	\$ 1,217,490	\$ 1,217,490
Employers' liability:		
In force December 31, preceding year.....	\$ 211,822,785	\$ 9,131,728
Written or renewed during the year.....	321,499,085	1,431,728
Total.....	\$ 533,321,870	\$ 10,563,456
Deduct expirations and cancellations.....	278,671,700	1,431,728
Balance.....	\$ 254,650,170	\$ 1,431,728
Deduct reinsured policies.....	2,518,645	
Net in force December 31, 1900.....	\$ 252,131,525	\$ 1,431,728
Fidelity:		
In force December 31, preceding year.....	\$ 4,768,503	\$ 4,768,503
Written or renewed during the year.....	6,063,745	
Total.....	\$ 10,832,248	\$ 4,768,503
Deduct expirations and cancellations.....	5,559,023	
Balance.....	\$ 5,273,225	\$ 5,273,225
Deduct reinsured policies.....	50,625	
Net in force December 31, 1900.....	\$ 5,222,600	\$ 5,222,600

GENERAL INTERROGATORIES.

Total amount of premiums received in the United States from the organization of the company to date.....	\$ 12,263,456	12,263,456
Losses paid in the United States from organization to date.....	6,518,645	6,518,645
Total amount of losses incurred during the year.....	7,915	7,915
Amounts deposited in various states and countries, which under the laws thereof are held exclusively for the protection of the policy-holders of such states and countries: Ohio, \$150,000; Virginia, \$12,500.....		162,500

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident	\$ 105,300.00	\$ 468.00	\$ 100.00	\$ 100.00
Employers' liability	1,896,682.00	8,429.70	4,738.35	3,778.35
Aggregate.....	\$ 2,001,982.00	\$ 8,897.70	\$ 4,838.35	\$ 3,878.35

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

Organized under the laws of the State of Maryland, made to the Auditor of State of the State of Iowa pursuant to the laws thereof.

President, EDWIN WARFIELD.

First Vice-President, H. CRAWFORD BLACK.

Secretary, HERMAN E. BOSLER.

Second Vice-President, JOS. R. STONEBRAKER.

[Incorporated, February, 1890. Commenced business, June 1, 1890.]

Principal office, corner Charles and Lexington streets, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash	\$ 1,500,000.00
Amount of net ledger assets, December 31st of previous year....	4,120,325.25
Extended at.....	\$ 4,120,325.25

INCOME DURING YEAR.

	Fidelity and surety.
Gross premiums unpaid December 31st, last year.....	\$ 153,695.24
Gross premiums on risks written and renewed during the year..	1,135,321.65
Total.....	\$ 1,289,016.89
Deduct gross premiums in course of collection at this date.....	127,013.89
Entire premiums collected during the year.....	\$ 1,162,003.00
Deduct reinsurance, abatement, rebate, and return premiums....	23,740.53
Net cash actually received for premiums.....	\$ 1,138,262.47
Interest and dividends on stocks and bonds.....	\$ 135,671.43
Rents.....	38,453.32
Total interest.....	\$ 174,124.75
Income from all other sources, viz.: Commissions, Safe Deposit Dept. & Co.....	73,743.53
Total income actually received during the year, in cash...	\$ 1,386,130.75
Aggregate last balance and income.....	\$ 5,506,456.00

DISBURSEMENTS DURING YEAR.

	Fidelity and surety.
Gross amount paid for matured claims other than weekly in- indemnity.....	\$ 431,867.34
Total.....	\$ 431,867.34

Deduct salvages and reinsurance.....	60,607.48	
Net paid policy-holders.....		\$
To stockholders for interest or dividends.....	\$ 262,447.50	
For commission to agents.....	279,261.34	
For medical examiner's fees and salaries and for inspection and adjusting.....	51,894.12	
For salaries and all other compensation of officers and home office employees.....	77,835.04	
For taxes on premiums, \$15,393.83; taxes on property, \$25,390.73; insurance department fees and agents' licenses, \$9,999.20; municipal licenses, \$1,535.35.....	52,319.11	
For rent.....	7,924.98	
For legal expenses, \$18,799.72; real estate expenses, \$10,310.30.	29,110.02	
For furniture and fixtures, \$3,650.39; advertising, \$4,734.97; and general printing and stationery, \$13,011.02.....	21,396.38	
All other expenses: Postage, \$12,803.67; incidentals and developments, \$50,943.42; revenue tax, \$5,318.85.....	69,065.94	
Total miscellaneous expenses.....		\$
Total disbursements.		\$
Balance.....		\$

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value of real estate unincumbered, as per schedule A.....	\$ 600,000.00	
Book value of bonds and stocks owned absolutely, as per schedule E.....	3,364,357.00	
Cash in company's office.....	41,613.14	
Cash deposited in banks.....	277,971.57	
Total net or ledger assets, per balance on page 1.....		\$

NON-LEDGER ASSETS.

Gross premiums in course of collection, to-wit:

Fidelity and surety premiums.....	\$ 127,013.89	
Unpaid commission thereon.....	29,641.81	

Net amount of outstanding premiums..... \$

Total assets, as per the books of the company..... \$

NON-LEDGER LIABILITIES.

	Fidelity and surety.	
Total claims adjusted not paid.....	\$ 4,429.89	
In process of adjustment.	25,872.94	
Known or reported; proofs not filed.....	19,254.87	
Resisted by principals on bonds not admitted by company.....	105,555.39	

Aggregate of unpaid claims..... \$

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Fidelity and surety premiums, \$1,300,496.78; unearned portion (50 per cent).....	\$ 650,248.39	
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Total unearned premiums, as computed above..... \$

Total amount of all liabilities, except capital stock..... \$

Joint stock capital actually paid up in cash	\$ 1,500,000.00
Surplus beyond capital and other liabilities.....	2,075,902.31

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 4,381,313.79
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RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Fidelity:		
In force December 31st, preceding year	\$ 147,663,874.65	\$ 723,874.11
Written or renewed during the year.....	208,062,041.00	825,035.18
Total.....	\$ 355,725,915.65	\$ 1,548,909.29
Deduct expirations and cancellations.....	181,117,006.00	835,436.05
Net in force December 31, 1900.....	\$ 174,608,909.65	\$ 713,473.24
Surety:		
In force December 31st, preceding year	\$ 66,537,000.00	\$ 500,504.55
Written or renewed during the year.....	40,984,324.00	310,286.47
Total.....	\$ 107,521,324.00	\$ 810,791.02
Deduct expirations and cancellations.....	20,328,950.00	223,767.48
Net in force December 31, 1900.....	\$ 87,192,374.00	\$ 587,023.54

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date. \$5,291,616.08; losses paid from organization to date.....	\$ 1,317,510.08
Total amount of cash dividends declared since the company commenced business, \$729,933.50; losses incurred during the year.....	305,471.97
Total amount of the company's stock owned by the directors at par value.....	407,550.00
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries: (See Schedule D).....	179,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Fidelity	\$ 4,529,150	\$ 20,055.51	\$ 1,273.77	\$ 832.08
Surety	691,100	5,459.04	72.35	72.35
Aggregate	\$ 5,220,250	\$ 25,514.55	\$ 1,346.12	\$ 904.43

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of

GUARANTEE COMPANY OF NORTH AMERICA,

Organized under the laws of the Dominion of Canada, made to the Auditor of State of Iowa, pursuant to the laws thereof.

President, EDWARD RAWLINGS.

Vice-President, HARTLAND S. MACDONALD.

Secretary, ROBERT KERR.

[Incorporated, August 2, 1857. Commenced business, April 1, 1872.]

Home office, 57 Beaver Hall Hill, Montreal.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 304,600.00
Amount of capital subscribed, but unpaid	364,000.00
Amount of net ledger assets, December 31st of previous year..	985,026.13
Additional balance of profit and loss entries 1899	4,718.91

Extended at..... \$

INCOME DURING YEAR

	Fidelity.
Gross premiums unpaid December 31st, last year	\$ 13,495.10
Gross premiums on risks written and renewed during the year...	180,402.26
Total	\$ 193,957.36
Deduct gross premiums in course of collection at this date	6,781.10
Entire premiums collected during the year	\$ 187,176.26
Deduct reinsurance, rebate, abatement and return premiums...	30,904.58
Net cash actually received for premiums (carried out)	\$ 156,271.68
Interest on loans and mortgages	177.81
Interest and dividends on stocks and bonds	37,984.74
Interest upon other debts due the company	901.57
Rents, less taxes and repairs	2,385.25
Total interest	\$
Profit on securities actually sold during the year, over cost	
Total income actually received during the year, in cash ...	\$
Aggregate last balance and income	\$ 1.

DISBURSEMENTS DURING YEAR.

	Fidelity.
Gross amount paid for matured claims other than weekly indemnity	\$ 48,142.65
Total	\$ 48,142.65

Deduct salvages and reinsurance.....	4,898.46	
Net paid policy-holders.....		\$ 43,244.19
To stockholders for interest or dividends.....		24,368.00
For commission to agents.....	6,350.29	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	19,455.73	
For inspection.....	11,735.55	
For salaries and all other compensation of officers, and home office employees.....	39,347.34	
For Taxes on premiums, \$1,692.30; taxes on property, \$231.69; insurance department fees, and agents' licenses, \$3,122.35; municipal licenses, \$647.96; United States revenue, \$842.79..	6,537.09	
For rent.....	7,107.36	
For legal expenses.....	1,136.45	
For advertising, \$1,239.66; and general printing and stationery \$2,819.15.....	4,058.81	
All other expenses, postage, telegrams and sundry office expenses	6,855.29	
		<hr/>
Total miscellaneous expenses.....		\$ 102,583.91
		<hr/>
Total disbursements.....		\$ 170,196.10
		<hr/>
Balance		\$ 1,019,128.92

LEDGER ASSETS.

Cost value of real estate unencumbered.....	\$ 73,600.62	
Loans on mortgage (first liens) on real estate, as per Schedule B	1,000.00	
Cost value of bonds and stocks owned absolutely, as per Schedule E	814,888.67	
Cash in company's office.....	1,038.64	
Cash deposits in banks	124,919.76	
Furniture and safes of head office and branches.....	3,681.23	
		<hr/>
Total net or ledger assets, per balance on page 1.....		\$ 1,019,128.92

OTHER ASSETS.

Interest accrued on bonds and stocks.....	\$ 6,151.08	
Interest accrued on other assets.....	1,800.00	
		<hr/>
Total outstanding interest.....		\$ 7,951.08
Market value of bonds and stocks over cost, as per Schedule E.		15,284.00
Fidelity premiums, \$6,781.10; Unpaid commission thereon, \$339.04	\$ 6,442.06	
		<hr/>
Net amount of outstanding premiums.....		6,442.06
		<hr/>
Total assets, as per the books of the company.....		\$ 1,048,806.06
Deduct assets not admitted, and for depreciation.		
Furniture , fixtures and safes.....	\$ 3,681.23	
Depreciation from cost of above ledger assets to bring same to market value	3,003.12	
		<hr/>
Total		\$ 6,684.35
		<hr/>
Total admitted assets.....		\$ 1,042,121.71

LIABILITIES.

	In process of adjustment	Known or re- ported; Proofs not filed.	Resia compa own
Fidelity	\$ 18,595.86	\$ 14,976.70	\$ 5
Deduct reinsurance thereon.....		2,800.00	1
Net amounts of unpaid claim account.....	\$ 18,595.86	\$ 12,176.70	\$ 3
Aggregate of unpaid claims			\$ 6
Gross premiums upon all unexpired risks, running one year or less from date of policy.			
Fidelity premium		\$ 169,674.76	
Total one year or less			\$ 1
Total unearned premiums, as computed above (carried out)			\$ 1
Due and accrued for salaries, rents, advertising, agency and other expenses			
All other indebtedness, provided for contingencies			
Total amount of all liabilities, except capital stock.....			\$ 10
Joint stock capital actually paid up in cash.....			3
Surplus beyond capital and other liabilities.....			52
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....			1,0

RISKS AND PREMIUMS.

	For guarantee risks.	Pre th
In force on the 31st day of December, 1899.....	\$ 49,508,548.00	\$ 1
Written or renewed during the year 1900.....	54,723,792.00	1
Total	\$104,232,340.00	\$ 3
Deduct those expired and marked off as terminated.....	55,036,181.00	1
In force at end of the year 1900.....	\$ 49,196,159.00	\$ 1
Deduct amount reinsured.....	6,777,467.00	
Net amount in force December 31, 1900.....	\$ 42,418,692.00	\$ 1

GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date, \$4,222,557.69; losses paid from organization to date	\$ 1.5
Total amount of losses incurred during the year.....	
Total amount of the company's stock owned by the directors, at par value, \$164,870.00; Dividends declared payable in stock from organization.....	
Amount deposited in various States and Countries, which, under the laws thereof is held exclusively for the protection of the policyholders of such States and Countries: (See Schedule D) State of Virginia.....	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Pre rec
Fidelity	\$ 268,000.00	\$

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**HARTFORD STEAM BOILER INSPECTION AND INSURANCE COM-
 PANY.**

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State
 of Iowa, pursuant to the laws thereof.

President, J. M. ALLEN.
Secretary, J. B. PIERCE.

First Vice-President, W. B. FRANKLIN.
Second Vice-President, F. B. ALLEN.

[Incorporated, June, 1866.

Commenced business, October, 1866.]

Home office, 650 Main street, Hartford.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00;	
subscribed for.....\$	500,000.00
Amount of capital stock paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previ- ous year.....	\$ 2,214,292.86
Extended at.....	\$ 2,214,292.86

INCOME DURING YEAR.

As shown by the books at home office at close of
 business December 31st.

	Steam Boiler
Gross premiums unpaid December 31, last year paid..\$	339,266.41
Gross premiums written and renewed during year...	1,212,363.30
Total.....	\$ 1,551,629.71
Deduct gross premiums now in course of collection..	262,813.27
Entire premiums collected during year.....	1,288,816.44
Deduct re-insurance, abatement, rebate and return premiums.....	140,776.30
Net cash actually received for premiums carried out.	\$ 1,148,040.14
Rents from company's property, including \$5,857.34 for company's use of own building.....	5,857.34
Interest on loans on mortgages of real estate.....\$	16,267.67
Interest on bonds and dividends on stocks.....	89,755.52
Interest upon other debts due the company and on deposits in bank.....	4,018.63
Total rents and interest.....	110,041.82
Profit on real estate, \$1,855.00; on sale or maturity of securities, \$19,449.80.....	21,304.80

From all other sources, viz. (itemized profit and loss account): Special mechanical services.....

3,031.95

Total income during the year.....

\$ 1,28

Sum of both amounts.....

\$ 3,50

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business, December 31, 1900.

	Steam Boiler	
Gross amount paid for claims excepting weekly indemnity.....	\$ 109,331.53	
Total.....	109,331.53	
Net paid policy holders, (carried out).....	\$ 109,331.53	
Stockholders for interest or dividends (amount declared during the year).....	80,000.00	
Commissions or brokerage to agents, less received on re-insurance.....	276,519.37	
Salaries, traveling, and all expenses of agents and agencies, not on commission account.....	113,169.99	
Inspections.....	389,200.87	
Salaries and all other compensation of officers, \$32,000.00; and home office employees, \$19,200.50.....	51,200.50	
Taxes on premiums, \$15,093.27; taxes on real estate, 1,883.73; insurance department fees and agents' licenses, \$3,560.43; municipal licenses, \$2,883.73; internal revenue, \$6,640.00.....	30,061.16	
Rent.....	4,750.00	
Legal expenses, \$1,769.92; real estate, repairs and expenses (other than taxes), \$2,181.26.....	3,951.18	
Furniture and fixtures, \$5,091.53; advertising, \$19,622.96; printing and stationery, \$13,708.55.....	38,423.04	
Losses on sales or maturity of securities.....	10,431.28	
All other disbursements (itemize profit and loss account): Office expenses.....	2,254.63	
Charge to profit and loss in readjusting real estate account to make book value represent face of the mortgages foreclosed.....	13,557.51	
Total miscellaneous expenses.....	\$ 919,962.02	
Total disbursements during the year.....		\$ 1,12
Balance.....		\$ 2,37

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Book value of real estate (Schedule A), unincumbered.....	\$ 30,712.00	
Mortgage loans on real estate (Schedule B), first liens.....	458,450.00	
Book value, of bonds (excluding interest, \$1,511,897.55); stocks, \$224,166.45 (Schedule E).....	1,736,064.00	
Cash in company's office, \$20,322.25; deposited in banks, \$129,746.12	150,068.37	
All other items, viz.: Accounts payable secured.....	4,423.48	
Total.....	\$ 2,379,717.85	
Total net ledger assets, as per page 1.....		\$ 2,37

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	12,616.93	
Total outstanding interest and rents.....	\$		12,616.93
Market value of bonds and stocks over book value, not including interest in item 10, (Schedule E).....			85,301.00
Gross premiums in course of collection, not debited to authorized agents, to-wit:			
Steam boiler, not over three months due.....	\$	262,813.27	
Unpaid commissions thereon.....		39,421.99	
Total not over three months due.....	\$		223,391.28
Gross assets.....	\$		2,701,027.06
Total admitted assets.....			2,701,027.06

NON-LEDGER LIABILITIES.

Steam Boiler:

In process of adjustment.....	\$	17,851.85	
Net amounts of unpaid claim account.....	\$	17,851.85	
Aggregate of unpaid claims and expenses.....	\$		17,851.85
Gross premiums upon all unexpired risks, running one year or less from date of policy: Steam boiler, \$75,279.77; unearned portion (50 per cent)		39,639.88	
Total, one year or less.....	\$	39,639.88	
Gross premiums upon all unexpired risks, running more than one year from date of policy: Steam boiler, \$2,860,624.44; unearned premium, pro rata \$1,521,794.48			
Total more than one year.....		1,521,794.48	
Total unearned premiums and reserve, as computed above (carried out).....			1,561,434.36
Total liabilities.....	\$		1,579,286.21
Capital stock paid up in cash.....	\$	500,000.00	
Surplus beyond capital and other liabilities.....		621,740.85	1,121,740.85
Total.....	\$		2,701,027.06

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$	14,845,804.78
Losses paid from organization to date.....		1,298,225.70
Total amount of cash dividends declared since the company commenced business.....		1,114,750.00
Losses incurred during the year.....		92,887.56
Total amount of the company's stock owned by the directors, at par value.....		85,450.00
Dividends declared payable in stock from organization.....		140,000.00
Amounts deposited in various states and countries, which under the laws thereof, are held exclusively for the protection of the policy-holders of such states and countries: (See Schedule). Virginia.....		30,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....		Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?		No.

RISKS AND PREMIUMS.

	Steam boiler risks.	Pr
In force on the 31st day of December, of the preceding year .. \$	303,422,520	\$ 2,7
Written or renewed during the year.....	133,904,232	1,2
Total.....	\$ 437,326,752	\$ 3,9
Deduct those expired and marked off as terminated.....	112,481,308	1,0
In force on the 31st day of December, 1900.....	\$ 324,845,444	\$ 2,9
Unearned premiums computed at fifty per cent.....		\$ 1,4

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....	Ste
Premiums received:	
Insurance.....	
Inspection.....	
Losses paid.....	
Losses incurred.....	
Amount at risk end of year.....	6,5

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs

LAWYERS' SURETY COMPANY OF NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of State of t
of Iowa, pursuant to the laws thereof.

President, JOEL B. ERHARDT.

Vice-President, SHERMAN W. K.

Secretary, JOEL RATHBONE.

[Incorporated, March 30, 1892.

Commenced business. April 1, 1892.]

Principal office, 32 Liberty street, New York city.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st, of previous year..	732,125.83

Extended at..... \$ 7

INCOME DURING YEAR.

Gross premiums unpaid December 31, last year.....	\$ 31,682.09
Anticipated premiums.....	47.50
Gross premiums on risks written and renewed during the year..	96,145.44
Premium revived.....	20.00

Total ..	\$ 127,895.03
Deduct gross premiums in course of collection at this date....	24,980.31

Entire premiums collected during the year	\$ 102,914.72
Deduct reinsurance, rebate, abatement and return premiums...	22,473.17

Net cash actually received for premiums (carried out)	\$ 80,441.55
Interest on loans on mortgages	29.40

IOWA INSURANCE REPORT.

427

Interest and dividends on stocks and bonds.....	19,658.68	
Interest upon other debts due the company	2,708.71	
Rents	830.21	
Total interest		23,227.00
Profit on securities actually sold during the year, over cost.....	6,362.50	
Cash recovered from losses paid in previous years	2,432.39	
Income from all other sources, viz.: Legal, 358.57; miscellaneous, \$47.13	406.10	9,200.99
Total income actually received during the year, in cash ..		\$ 112,869.54
Aggregate last balance and income.....		\$ 844,995.37

DISBURSEMENTS DURING YEAR.

Gross amount paid for matured claims other than weekly indemnity	\$ 10,946.33	
Deduct salvages and reinsurance.....	1,248.87	
Losses paid on bonds.....	\$ 9,697.46	
To stockholders for interest or dividends (5 per cent).....	25,000.00	
For commission to agents.....	2,473.79	
For salaries, traveling and all expenses of agents and agencies not on commission account	5,754.12	
For salaries and all other compensation of officers, \$21,999.96; and home office employees, \$16,789.02.....	38,788.98	
For taxes on premiums, \$525.77; taxes on property, \$190.25; insurance department fees, \$415.85; tax on franchise, \$787.50; municipal taxes, \$821.81; internal revenue, \$6 830.....	2,809.48	
For rent, less \$103.33 received under sub-lease.....	5,771.67	
For legal expenses, \$5,620.11; real estate expenses, \$333.33.....	5,953.44	
For furniture and fixtures	259.20	
For advertising, \$885.83; and general printing and stationery, \$1,447.03	2,332.06	
All other expenses, real estate value reduced by profit and loss charge, \$5,900; miscellaneous expenses, \$6,170.41	12,070.41	
Total miscellaneous expenses		\$ 101,213.95
Total disbursements.....		\$ 110,911.41
Balance		\$ 734,083.96

LEDGER ASSETS.

Cost value of real estate, unincumbered.....	\$ 16,200.00	
Loans on mortgages (first liens) on real estate, as per Schedule B	440.00	
Cost value of bonds and stocks owned absolutely, as per Schedule E	707,141.60	
Cash in company's office	1,148.87	
Cash deposited in banks.....	9,153.49	
Total net or ledger assets, as per balance on page 1.....		\$ 734,083.96

OTHER ASSETS.

Interest accrued on mortgages	\$ 110.00	
Interest accrued on bonds and stocks.....	4,495.04	
Interest accrued on other assets	58.50	
Rents accrued on company's property or lease	84.50	
Total outstanding interest.....		4,633.14

Market value of bonds and stocks over cost, as per Schedule E..

Gross premiums in course of collection, to-wit: Surety, \$6,909.74;

net	\$	6,909.74
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Net amount of out of outstanding premiums, less than three months due	\$	
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Total admitted assets	\$	7
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LIABILITIES.

Known or reported; proofs not filed	\$	
Resisted for employers		
		Surety.
		9,665.07
		710.00

Aggregate of unpaid claims	\$	
Surety, \$78,161.98; unearned portion (50 per cent.)		

Total unearned premiums, as computed above (carried out)	\$	
Due and accrued for salaries, rent, advertising, agency and other expenses	\$	

Total amount of all liabilities, except capital stock	\$	
Joint stock capital actually paid up in cash		5
Surplus beyond capital and other liabilities		2

Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$	7
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RISKS AND PREMIUMS.

Surety:	Amount at risk.	P
In force December 31, preceding year	\$ 44,990,388.70	\$
Written or renewed during the year	54,890,275.00	
Total	\$ 99,880,663.70	\$ 1
Deduct expirations and cancellations	51,688,551.87	
Net in force December 31, 1900	\$ 48,192,111.83	\$

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$	7
Total amount of cash dividends declared since the company commenced business		
Total amount of the company's stock owned by the directors at par value		1
Losses paid from organization to date		
Losses incurred during the year		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM T. WOODS.

First Vice-President, GEORGE M. OLCOTT.

Secretary, CHARLES E. W. CHAMBERS.

[Incorporated, August, 1882. Commenced business, September, 1882.]

Principal office, 63 Williams street, New York city.

CAPITAL STOCK.

Amount of capital paid up in cash	250,000.00	
Amount of net ledger assets, December 31st of previous year...	587,169.53	
Extended at		\$ 587,169.53

INCOME DURING YEAR.

		Plate glass.	
Gross premiums unpaid December 31st, last year	\$ 68,639.08		
Gross premiums on risks written and renewed during the year..	447,004.89		
Total	\$ 515,643.97		
Deduct gross premiums in course of collection at this date	62,237.65		
Entire premiums collected during the year	\$ 453,406.32		
Deduct reinsurance, rebate, abatement and return premiums ..	26,591.93		
Net cash actually received for premiums (carried out)	\$ 426,814.39	\$	426,814.39
Interest and dividends on stocks and bonds	12,597.73		
Rents	11,759.35		
Total Interest		\$	24,357.08
Profit on securities actually sold during the year, over cost	\$ 5,868.68		
Income from all other sources	37.50		5,906.18
Total income actually received during the year, in cash			457,077.65
Aggregate last balance and income		\$	1,044,247.18

DISBURSEMENTS DURING YEAR

Gross amount paid for matured claims other than weekly indemnity	\$ 244,609.55		
Total	\$ 244,609.55		
Deduct salvages and reinsurance	23,428.96		
Net paid policyholders	\$ 221,180.59	\$	221,180.59
To stockholders for interest or dividends (10 per cent.)	25,000.00		
For commission to agents	135,401.88		

For salaries, traveling and all expenses of agents and agencies not on commission account	1,176.75
For salaries and all other compensation of officers, \$12,841.66; and home office employees, \$38,786.76	51,628.42
For taxes on premiums, \$5,372.60; taxes on property, \$4,720.18; insurance department fees, \$1,488.26; agents' licenses, \$2,781.10; municipal licenses, \$1,688.82	16,050.96
For rent.	2,415.82
For legal expenses, \$163.60; real estate expenses, \$4,955.10 ..	5,118.70
For furniture and fixtures.	218.60
For advertising, \$2,721.90; and general printing and stationery, \$3,239.03	5,960.93
All other expenses: Postage and express, \$3,486.70; sundries, \$4,233.62; and internal revenue tax, \$2,482.65	10,202.97

Total miscellaneous expenses..... \$

Total disbursements..... \$

Balance

LEDGER ASSETS.

Cost value real estate unincumbered as per Schedule A	\$ 245,763.18
Cost value of bonds and stocks owned absolutely, as per Schedule E	302,800.28
Cash in company's office	2,187.17
Cash deposited in banks	19,140.93

Total net or ledger assets, per balance on page 1..... \$

Market value of real estate over cost, as per Schedule A

Market value of bonds and stocks over cost, as per Schedule E..

Gross premiums in course of collection, to-wit:

Plate glass premiums \$ 60,734.85 |

Unpaid commission thereon 15,183.71 |

Net amount of outstanding premiums

Total assets, as per the books of the company..... \$

LIABILITIES.

In process of adjustment	\$ 3,399.74
--------------------------------	-------------

Plate Glass.

Aggregate of unpaid claims \$

Gross premiums upon all unexpired risks, running one year or less from date of policy: Plate glass premiums, \$369,955.58;

unearned portion (50 per cent) \$ 184,977.78 |

Total one year or less \$ 184,977.78 |

Gross premiums upon all unexpired risks, running more than one year from date of policy: Plate glass premiums \$93,-

093.84; unearned premiums (pro rata) \$ 47,989.24 |

Total for term policies \$ 47,989.24 |

Total unearned premiums as computed above (carried out) \$

Due and accrued for salaries, rent, advertising, agency and other expenses, including plate glass and glazing

Total amount of all liabilities, except capital stock

Joint stock capital actually paid up in cash

Surplus beyond capital and other liabilities

Aggregate amount of all liabilities including paid up capital stock and net surplus

RISKS AND PREMIUMS.

Plate glass:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year	\$ 19,846,521	\$ 456,222.03
Written or renewed during the year	17,703,183	447,004.89
Total	\$ 37,549,704	\$ 903,226.92
Deduct expirations and cancellations	19,222,114	440,177.50
Net in force December 31, 1900	\$ 18,327,590	463,049.42

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 6,147,736.23
Total amount of cash dividends declared since the company commenced business	588,250.00
Total amount of the company's stock owned by the directors at par value	102,200.00
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policyholders of such states and countries: (See Schedule D) market value	166,330.95
United States (par value)	100,000.00
Canada (par value)	48,198.00
Losses paid from organization to date.	2,310,505.36
Losses incurred during the year	221,601.61

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Plate glass.
Risks written	\$ 239,400.97
Premiums received	5,484.86
Losses paid	2,457.91
Losses incurred	2,568.60

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**UNITED STATES BRANCH OF THE LONDON GUARANTEE AND
ACCIDENT COMPANY, LIMITED.**

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

A. W. MASTERS, *General Manager.*

[Incorporated, 1869. Commenced business in the United States, November, 1892.]

Home office for United States, 315 Dearborn street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital stock paid up in cash, statutory deposit	\$ 200,000.00
Amount of net ledger assets, December 31st of previous year	898,482.75
Extended at	\$ 898,482.75

INCOME DURING YEAR.

As shown by books at home office, December 31st.

	Accident.	Employers' liability.
Gross premiums unpaid December 31st, last year		
paid	\$ 28,110.96	\$ 109,877.27

Gross premiums written and renewed during year	200,395.03	823,762.76
Total.....	\$ 228,505.99	\$ 933,640.03
Deduct gross premiums now in course of collection	21,720.09	122,536.60
Entire premiums collected during the year.....	206,785.90	\$ 811,103.43
Deduct re-insurance, abatement, rebate and return premiums	35,012.88	71,824.45
Net cash actually received for premiums..	\$ 171,773.02	\$ 739,278.98—\$
Interest on bonds and dividends on stocks		31,951.18
Interest upon other debts due the company, and on deposits in bank		1,162.43
Total interest.....		\$
Total income during the year.....		\$
Sum.....		\$ 1,162.43

DISBURSEMENTS DURING YEAR.

As shown by books at home office, December 31st.

	Accident.	Employers' liability.	Fidelity and surety.
Gross amount paid for claims excepting weekly indemnity....	\$ 13,692.00	\$ 319,359.35	\$ 25.00
Gross amount paid for weekly or other periodical indemnity....	77,589.97		
Net paid policy-holders....	\$ 91,281.97	\$ 319,359.35	\$ 25.00—\$
Stockholders for interest or dividends, remitted head office.....			
Commissions or brokerage to agents, less received on re-insurance			\$ 244,959.31
Salaries, traveling and all expenses of agents and agencies not commission account.....			13,027.67
Inspections.....			6,272.13
Salaries and all other compensation of officers, \$16,900.00; and home office employees, \$23,225.06.....			40,125.06
Taxes on premiums, \$16,329.40; taxes on property, \$60.52; insurance department fees and agents' licenses, \$3,318.21; municipal licenses, \$420.00; revenue stamps, \$4,683.85.....			24,811.98
Rent.....			4,015.00
Legal expenses.....			4,002.96
Furniture and fixtures, \$1,328.07; advertising, \$3,027.17; printing and stationery, \$5,568.22.....			9,923.46
All other items, viz.: travelling, \$2,699.29; postage, \$3,042.79; exchange, \$197.62; trustees and auditors, \$2,050.00; sundry, \$6,222.13.....			14,211.83
Total miscellaneous expenses.....			\$
Total disbursements.....			\$
Balance.....			\$ 1,162.43

LEDGER ASSETS.

As per ledger accounts, shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest (Schedule E).....	\$ 971,578.63
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IOWA INSURANCE REPORT.

433

Cash in company's office, \$899.09; deposited in banks, \$50,000.00 50,899.09

Total.....\$ 1,022,477.72

Total net ledger assets, as per balance on page 1.....\$ 1,022,477.72

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....\$ 9,724.08

Total outstanding interest.....\$ 9,724.08

Market value of bonds and stocks over book value, not including interest in item 11, (Schedule E).....40,124.77

Gross premiums in course of collection, to-wit:

Accident:

Not over three months due.....\$ 18,379.18

Unpaid commission thereon.....5,054.26

Net premiums.....\$ 13,324.92

More than three months due, \$3,340.91.

Employers' liability:

Not over three months due.....\$ 118,439.17

Unpaid commission thereon.....32,570.76

Net premiums.....\$ 85,868.41

More than three months due, 4,097.43.

Total net not over three months due. ..\$ 99,193.33

Total admitted assets.....\$ 1,171,519.90

NON-LEDGER LIABILITIES.

Accident:

Known or estimated; proofs not filed.....\$ 19,079.80

Resisted by company on its own account (not outlawed)11,600.00

Total.....\$ 30,679.80

Employers' liability:

In process of adjustment.....\$ 30,760.00

Estimated expenses incidental to settlement 234,240.00

Total.....\$ 265,000.00

Fidelity and surety:

Resisted by company on its own account (not outlawed)500.00

Aggregate of unpaid claims and expenses.....\$ 296,179.80

Gross premiums upon all unexpired risks, running one year or less from date of policy: accident premiums, \$127,911.74; unearned portion (50 per cent).....\$ 63,955.87

Gross premiums upon all unexpired risks, running one year or less from date of policy: employers' liability premiums, \$624,516.28; unearned portion (50 per cent).....312,258.14

Total one year or less.....\$ 376,214.01

Gross premiums upon all unexpired risks, running more than one year from date of policy:	
employers' liability premiums, \$11,087.45;	
unearned premiums (pro rata).....	\$ 8,833.77
Total more than one year.....	\$ 8,833.77
Total unearned premiums, as computed above..	\$
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	
For re-insurance.....	
All other liabilities, viz.: reserve for state fees and taxes, \$20,000.00; contingent reserve, \$35,000.00.....	
Total amount of all liabilities.....	\$
Joint-stock capital actually paid up in cash—statutory deposit...\$	200,000.00
Surplus beyond capital and other liabilities.....	230,291.86—\$
Total.....	\$ 1

RISKS AND PREMIUMS

	Amount at risk.	Pr t
Accident:		
In force December 31st, preceding year.....	\$ 16,034,100.00	\$
Written or renewed during the year.....	22,660,150.00	
Total.....	\$ 38,694,250.00	\$
Deduct expirations and cancellations.....	24,624,950.00	
Net in force December 31, 1900.....	\$ 14,069,300.00	\$
Employers' liability:		
In force December 31st, preceding year.....	\$ 63,185,000.00	\$
Written or renewed during the year.....	82,297,500.00	
Total.....	\$ 145,482,500.00	\$
Deduct expirations and cancellations.....	68,355,000.00	
Net in force December 31, 1900.....	\$ 77,127,500	\$

GENERAL INTERROGATORIES.

Losses incurred during the year.....\$
 Were the company's books closed on the 31st day of December for the purpose of this statement?.....Yes.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of

MARYLAND CASUALTY COMPANY.

Organized under the laws of the State of Maryland, made to the Auditor of State of Iowa, pursuant to the laws thereof.

President, JOHN T. STONE.

First Vice-President, AUBREY P.

Second Vice-President, SEYMOUR MANDELBAUM.

Secretary, WM. EDW. THO

[Incorporated, February 4, 1898.

Commenced business, March 1

Principal office, Equitable Building, Baltimore, Md.

IOWA INSURANCE REPORT.

435

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 750,000.00	
Amount of net or ledger assets, December 31st of previous year..	1,807,314.28	
Extended at.....		\$ 1,807,314.28

INCOME DURING YEAR.

Accident:

Gross premiums unpaid December 31st, last year	\$ 23,781.18	
Gross premiums on risks written and renewed during year..	233,378.90	
Total	\$ 257,160.08	
Deduct gross premiums in course of collection at this date..	44,278.95	
Entire premiums collected during the year	\$ 212,881.13	
Deduct reinsurance, abatement, rebate, and return premiums	37,127.45	
Net cash actually received for premiums		\$ 175,753.68

Employers' liability:

Gross premiums unpaid December 31st, last year	\$ 248,313.55	
Gross premiums on risks written and renewed during year..	1,325,193.84	
Total	\$ 1,573,507.39	
Deduct gross premiums in course of collection at this date..	269,072.87	
Entire premiums collected during the year	\$ 1,304,434.52	
Deduct reinsurance, abatement, rebate, and return premiums	200,436.22	
Net cash actually received for premiums		\$ 1,103,998.30

Sprinkler:

Gross premiums unpaid December 31st, last year	\$ 3,083.22	
Gross premiums on risks written and renewed during year..	31,814.76	
Total	\$ 34,897.98	
Deduct gross premiums in course of collection at this date..	4,181.45	
Entire premiums collected during the year	\$ 30,716.53	
Deduct reinsurance, abatement, rebate, and return premiums	2,308.88	
Net cash actually received for premiums		\$ 28,407.65

Plate glass:

Gross premiums unpaid December 31st, last year	\$ 4,933.98	
Gross premiums on risks written and renewed during year..	91,659.05	
Total	\$ 96,593.03	
Deduct gross premiums in course of collection at this date..	15,470.26	
Entire premiums collected during the year	\$ 81,122.77	
Deduct reinsurance, abatement, rebate, and return premiums	11,607.73	
Net cash actually received for premiums		\$ 69,515.04

Steam boiler:

Gross premiums unpaid December 31st, last year	\$ 23,200.28	
Gross premiums on risks written and renewed during year..	72,894.72	
Total	\$ 96,095.00	
Deduct gross premiums in course of collection at this date..	14,211.40	
Entire premiums collected during the year	\$ 81,883.60	

Deduct reinsurance, abatement, rebate, and return premiums	14,306.21	
Net cash actually received for premiums		
Health:		
Gross premiums unpaid December 31st, last year		
Gross premiums on risks written and renewed during year	\$	2,903.25
Total	\$	2,903.25
Deduct gross premiums in course of collection at this date		448.75
Entire premiums collected during the year	\$	2,454.50
Deduct reinsurance, abatement, rebate, and return premiums		287.52
Net cash actually received for premiums		
Interest on collateral loans	\$	35,046.68
Interest and dividends on stocks and bonds		40,743.32
Interest upon other debts due the company, and bank deposits		1,090.87
Total interest		
Profit on securities actually sold during the year, over cost	\$	16,312.96
From inspectors' fees		40,602.18
Income from all other sources, viz.: medical fee refunded		5.00
Total income actually received during the year, in cash		\$ 1
Aggregate last balance and income		\$ 3

DISBURSEMENTS DURING YEAR.

Accident:		
Gross amount paid for matured claims other than weekly indemnity	\$	16,944.16
Gross amount paid for weekly or other periodical indemnity		61,659.88
Total		\$
Employers liability:		
Gross amount paid for matured claims other than weekly indemnity	\$	271,581.64
Gross amount paid for weekly or other periodical indemnity		53,539.75
Total		
Sprinkler:		
Gross amount paid for matured claims other than weekly indemnity	\$	3,424.92
Gross amount paid for weekly or other periodical indemnity		
Total		
Plate glass:		
Gross amount paid for matured claims other than weekly indemnity	\$	28,410.29
Gross amount paid for weekly or other periodical indemnity		
Total		
Steam boiler:		
Gross amount paid for matured claims other than weekly indemnity	\$	14,130.63
Gross amount paid for weekly or other periodical indemnity		
Total		

Health:

Gross amount paid for matured claims other than weekly indemnity	
Gross amount paid for weekly or other periodical indemnity	\$ 339.28
Total	339.28
Net paid policyholders	\$ 450,030.55
To stockholders for interest or dividends (12 per cent), amount declared during year, \$90,000	\$ 89,970.25
For commission to agents	459,951.42
For salaries, \$4,340.90; traveling and all expenses of agents and agencies not on commission account, \$38,657.55	42,998.45
For medical examiners' fees and salaries, \$56,469.43; for inspection, \$44,929.89, including all salaries of inspection division employees	101,399.32
For salaries and all other compensation of officers, \$15,911.49; and home office employees, \$7,140.18	23,051.67
For taxes on premiums, \$17,888.30; taxes on property, \$13,923.90; insurance department fees and agents' licenses, \$11,472.14; municipal licenses, \$1,185.36	44,469.70
For rent	4,000.02
For legal expenses	32,659.81
For furniture and fixtures	1,866.81
For advertising, \$7,125.24, and general printing and stationery, \$6,449.06	13,575.20
Investigating claims, including all salaries of claim division employees	80,148.58
All other expenses, postage, \$2,303.39; war tax, \$8,167.27; general expense, \$9,891.88; agents' balances uncollectable charged off, \$85.48	20,448.02
Total miscellaneous expenses	914,539.25
Total disbursements	\$ 1,364,569.80
Balance	\$ 2,023,964.53

ASSETS.

As per ledger accounts.

Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C	\$ 603,850.00
Cost value of bonds and stocks owned absolutely, as per Schedule E	1,192,330.38
Cash in company's office	19,723.09
Cash deposited in banks	97,614.54
Bills receivable	3,569.50
Agents' debit balances	6,923.17
All other items, viz.: furniture, cost \$9,627.07	100.00
Ground rent secured by first lien on main building of Maryland Telegraph and Telephone Company, corner St. Paul and Courtland streets, Baltimore, Md., which cost \$235,000	100,000.00
Total net of ledger assets, per balance on page 1	\$ 2,024,110.68
Deduct agents' credit balances	146.15—\$ 2,023,964.53
Other assets: Interest on bonds and stocks	3,717.50
Interest due	712.50
Total outstanding interest	4,430.00
Market value of bonds and stocks over cost, as per Schedule E	52,192.07

Gross premiums in course of collection, to-wit:

		Unpaid com- mis'n thereon	Net.
Accident premiums.....	\$ 44,278.95	\$ 13,283.68	\$ 30,995.27
Employers' liability premiums	269,072.87	68,861.45	200,211.42
Health premiums.....	448.75	67.30	381.45
Plate glass.....	15,470.26	4,641.08	18,829.18
Steam boiler premiums.....	14,211.40	3,638.12	13,573.28
Sprinkler premiums.....	4,181.45	1,070.45	3,111.00
Total	\$ 347,663.68	\$ 91,562.88	\$ 256,101.60

Net amount of outstand-
ing premiums.....

Total assets, as per the books of the company.....	\$ 2.
Deduct assets not admitted, and for depreciation: Furniture, fixtures and safes	\$ 100.00
Agents' balances.....	6,923.17
Bills receivable.....	3,569.50

Total

Total admitted assets.....

LIABILITIES.

	In process of adjustment.	Resisted by company on its own acct.
Accident	\$ 13,218.02	\$ 1,210.00
Employers liability	51,909.80	126,174.50
Health	275.00	.....
Plate glass	4,332.62	.....
Steam boiler	2,063.00	175.00
Total gross amount of claims.....	\$ 71,798.44	\$ 127,559.50

Aggregate of unpaid claims.....	\$ 1
Gross premiums upon all unexpired risks, run- ning one year or less from date of policy:	
Accident, premium, \$144,113.36; unearned por- tion (50 per cent.).....	\$ 72,056.67
Employers' liability premium, \$937,928.77; un- earned portion (50 per cent.).....	468,965.38
Sprinkler premium, \$29,593.26; unearned portion (50 per cent.).....	14,796.63
Plate glass premium, \$78,161.39; unearned por- tion (50 per cent.).....	39,080.69
Steam boiler premium, \$28,996.62; unearned por- tion (50 per cent.).....	14,498.31
Health premium, \$2,363.50; unearned portion (50 per cent).....	1,181.75

Total one year or less	\$ 610,579.43
Gross premiums upon all unexpired risks, run- ning more than one year from date of policy:	
Employers' liability premium, \$36,326.89; un- earned premium (pro rata).....	\$ 19,562.42
Plate glass premium, \$6,251.20; unearned pre- mium (pro rata)....	2,918.85
Steam boiler premium, \$62,887.27; unearned pre- mium (pro rata).....	40,664.79
Total for term policies.....	\$ 63,146.06

IOWA INSURANCE REPORT.

439

Total unearned premiums, as computed above (carried out).....	\$ 673,725.49
Cash dividends to stockholders remaining unpaid.....	29.75
Due and to become due for borrowed money (Safety Reserve).....	25,000.00
Total amount of all liabilities, except capital stock	898,112.18
Joint stock capital actually paid up in cash.....	750,000.00
Surplus beyond capital and other liabilities.....	677,982.35
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	2,326,095.53

RISKS AND PREMIUMS.

Accident:

	Amount at Risk.	Premiums Thereon.
In force December 31, preceding year.....	\$ 20,919,850.00	\$ 91,384.16
Written or renewed during the year.....	76,736,300.00	233,378.90
Total.....	\$ 97,656,150.00	\$ 324,763.06
Deduct expirations and cancellations.....	67,514,850.00	179,820.89
Balance	\$ 30,141,300.00	\$ 144,942.17
Deduct reinsured policies.....	239,000.00	828.81
Net in force December 31, 1900.....	\$ 29,902,300.00	\$ 144,113.36

Employers' liability

In force December 31, preceding year.....	\$ 56,732,500.00	\$ 899,572.14
Written or renewed during the year.....	68,857,499.00	1,325,191.84
Total.....	\$ 125,589,999.00	\$ 2,224,765.98
Deduct expirations and cancellations.....	64,722,333.00	1,248,740.97
Balance	\$ 60,867,666.00	\$ 976,025.01
Deduct reinsured policies.....	75,000.00	1,769.35
Net in force December 31, 1900.....	\$ 60,792,666.00	\$ 974,255.66

Health:

Written or renewed during the year ..	1,065,275.00	2,901.25
Total	\$ 1,065,275.00	\$ 2,903.25
Deduct expirations and cancellations.....	341,925.00	539.75
Balance	\$ 723,350.00	\$ 2,363.50
Net in force December 31, 1900	\$ 723,350.00	\$ 2,363.50

Plate Glass:

In force December 31, preceding year.....	\$ 529,438.13	\$ 25,718.49
Written or renewed during the year.....	1,603,449.69	91,659.05
Total.....	\$ 2,132,887.82	\$ 117,377.54
Deduct expirations and cancellations ..	633,892.46	32,064.95
Balance	\$ 1,498,995.36	\$ 84,412.59
Net in force December 31, 1900.....	\$ 1,498,995.36	\$ 84,412.59

Steam Boiler:

In force December 31, preceding year.....	19,178,567.00	55,546.57
Written or renewed during the year.....	25,830,600.00	72,894.72
Total	\$ 45,009,167.00	\$ 128,441.29
Deduct expirations and cancellations	14,663,867.00	30,488.10
Balance	\$ 30,345,300.00	\$ 91,953.19
Deduct reinsured policies	15,000.00	69.30
Net in force December 31, 1900	\$ 30,330,300.00	\$ 91,883.89

Sprinkler Leakage:

In force December 31, preceding year.....	1,042,800.00	
Written or renewed during the year.....	2,985,650.00	
Total.....	\$ 3,968,450.00	\$
Deduct expirations and cancellations.....	1,222,200.00	
Balance.....	\$ 27,462.50	\$
Deduct reinsured policies	15,000.00	
Net in force December 31, 1900	\$ 2,731,250.00	\$

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date, \$2,818,352.93; losses paid from organization to date

Total amount of cash dividends declared since the company commenced business, \$70,000.00; losses incurred during the year

Total amount of the company's stock owned by the directors, at par value.....

Total amount loaned to officers and directors, no loans made on company's stock, nor without available collateral, \$90,000.00; loaned to stockholders, not officers, *i. e.* bankers and brokers

Amount deposited in various States and Countries, which, under the laws thereof is held exclusively for the protection of the policyholders of such States and Countries: (See Schedule D) Virginia par \$19,000.00; market \$18,430.00; Ohio par \$50,000.00 market \$55,000.00.....

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.
Accident	\$ 1,033,100	\$ 1,963.10	\$ 402.20
Employers' liability.....	285,000	4,154.15	133.50
Aggregate.....	\$ 1,318,100	\$ 6,117.25	\$ 535.70

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

METROPOLITAN PLATE GLASS INSURANCE COMPANY

Organized under the laws of the State of New York, made to the Auditor of State of Iowa, pursuant to the laws thereof.

President, EUGENE H. WINSLOW.

Vice-President, D. D. V.

Secretary, S. WM. BURTON.

[Incorporated, April 22, 1874. Commenced business, April 23, 1874.]

Principal office, 66 Liberty street, New York.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 100,000.00
Amount of net or ledger assets, December 31st of previous year.....	422,111.33

Extended at. \$

IOWA INSURANCE REPORT.

441

INCOME DURING YEAR.

	Plate glass
Gross premiums unpaid December 31st, last year.....	\$ 47,082.35
Gross premiums on risks written and renewed during the year..	323,107.54
Total.....	\$ 370,189.89
Deduct gross premiums in course of collection at this date.....	45,974.86
Entire premiums collected during the year.....	\$ 324,215.03
Deduct reinsurance, abatement, rebate, and return premiums..	41,184.15
Net cash actually received for premiums.....	\$ 283,030.88
Interest and dividends on stocks and bonds.....	\$ 10,068.42
Interest upon other debts due the company.....	244.71
Rents.....	1,876.64
Total interest.....	\$ 12,189.77
Total income actually received during the year in cash....	\$ 295,220.65
Aggregate last balance and income.....	\$ 717,331.98

DISBURSEMENTS DURING YEAR.

	Plate glass.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 144,039.61
Total.....	\$ 144,039.61
Deduct salvages and reinsurance.....	6,684.52
Net paid policy-holders.....	\$ 137,355.09
To stockholders for interest or dividends (20 per cent).....	\$ 20,000.00
For commission to agents.....	97,145.84
For salaries, travelling and all expenses of agents and agencies not on commission account.....	3,668.78
For salaries and all other compensation of officers, \$11,416.68; and home office employees, \$21,368.32.....	32,785.00
For taxes on premiums, \$3,609.89; taxes on property, \$2,559.02; insurance department fees and agents' licenses, \$4,144.57; municipal licenses, \$354.06; revenue tax, \$2,049.92.....	12,717.46
For legal expenses, \$339.78; real estate expenses, \$2,547.52.....	2,877.30
For advertising, \$1,612.02, and general printing and stationery, \$2,383.36.....	3,995.38
Losses on securities actually sold under cost.....	2,118.24
All other expenses: Profit and loss, \$46.60; postage and expressage, \$1,431.56; sundries, \$4,947.99.....	6,426.15
Total miscellaneous expenses.....	\$ 181,734.15
Total disbursements.....	\$ 319,089.24
Balance.....	\$ 398,242.74

LEDGER ASSETS.

Cost value of real estate unincumbered.....	\$ 150,000.00
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	225,687.92
Cash in company's office.....	2,088.72
Cash deposited in banks.....	20,466.10
Total net or ledger assets, per balance on page 1.....	\$ 398,242.74

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	300.00	
Rents accrued on company's property or lease ...		182.92	
Total outstanding interest.....			\$
Plate glass on hand to replace losses.....			
Market value of bonds and stocks over cost, as per Schedule E..			
Sundry accounts due for glass sold.....			
Gross premiums in course of collection, to-wit:			
Plate glass premiums, \$41,070.73; unpaid commission thereon	\$	10,267.68	
Net amount of outstanding premiums.....			\$
Total assets, as per the books of the company.....			\$
Total admitted assets.....			\$

NON-LEDGER LIABILITIES

Plate glass:

In process of adjustment.....	\$	5,543.96	
Total gross amount of claims.....	\$	5,543.96	
Aggregate of unpaid claims.....			\$
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Plate glass premiums, \$285,678.48; unearned portion (50 per cent).....	\$	142,839.24	
Total unearned premiums, as computed above.....			\$
All other indebtedness: Accounts due for glass and glazing.....			
Total amount of all liabilities, except capital stock.....			\$
Joint-stock capital actually paid up, in cash.....			
Surplus beyond capital and other liabilities.....			
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....			\$

RISKS AND PREMIUMS.

	Amount at risk.	P t
Plate glass:		
In force December 31st, preceding year.....	\$ 11,875,514.87	\$
Written or renewed during the year.....	12,545,015.27	
Total	\$ 24,420,530.14	\$
Deduct expirations and cancellations.....	13,230,887.49	
Net in force December 31, 1900.....	\$ 11,189,642.65	\$

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date, \$4,206,250; losses paid from organization to date.....	\$ 1.
Total amount of cash dividends declared since the company commenced business, \$328,000; losses incurred during the year.....	
Total amount of the company's stock owned by the directors, at par value.....	
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries: (See Schedule D.) Deposited in New York State for all.....	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Plate glass.
Risks written.....	\$ 152,343.61
Premiums received.....	2,985.31
Losses paid.....	1,742.89
Losses incurred.....	1,934.24

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MINNESOTA FARMERS' HAIL INSURANCE COMPANY.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. D. ANDREWS.

Secretary, C. B. STEELMAN

[Incorporated, April 15, 1891. Commenced business, April 15, 1891.]

Home office, 626 Boston Block, Minneapolis, Minn.

CAPITAL STOCK.

(Mutual.)

Amount of cash on hand December 31st, previous year	\$ 425.76
Amount of net ledger assets, December 31st of previous year. .	8,174.16
Increase of capital during 1900.....	1,210.33
Extended at.....	\$ 9,384.49

INCOME DURING YEAR.

	Hail.
Gross premiums unpaid December 31st, last year.....	\$ 261.15
Gross premiums on risks written and renewed during the year..	36,079.60
Total.....	\$ 36,341.11
Deduct gross premiums in course of collection at this date:.....	6,082.33
Entire premiums collected during the year.....	15,580.75
Deduct re-insurance, abatement, rebate, and return premiums.....	\$ 20,250.52
Net cash actually received for premiums (carried out).....	\$ 15,842.27
Total income actually received during the year, in cash...	\$ 15,842.27
Aggregate last balance and income.....	\$ 16,268.03

DISBURSEMENTS DURING YEAR.

Net paid policy-holders.....	\$ 6,019.18
For commission to agents	1,119.19
For salaries, traveling and all expenses of agents and agencies not on commission account.....	887.77
For salaries and all other compensation of officers, \$2,800; and home office employees, \$5.00.....	2,805.00
For taxes on premiums, \$237.82; insurance department fees and agents' licenses, \$85.20.....	323.02
For rent.....	120.00
For legal expenses	117.40

For advertising, \$156.44, and general printing and stationery, \$124.00	208.44	
All other expenses: Collection expense, \$327.92; directors' fees, \$61; superintendent's expenses, \$351.99; office supplies, \$29.35; postage, \$267; advertising, commission, interest, telegrams, express revenue stamps and sundries, \$863.71	1,897.97	
Total miscellaneous expenses		\$
Total disbursements		\$
Cash on hand		\$

LEDGER ASSETS.

As per ledger accounts:

Cash deposited in banks	\$ 2,698.06	
Bills receivable	6,686.43	
Total net ledger assets, as per balance on page 1		\$
Net amount of outstanding premiums		\$
Total admitted assets		\$

RISKS AND PREMIUMS.

Hail:		Am
In force December 31, preceding year	\$ 1,10	21
Written or renewed during the year		
Total	\$ 1,31	56
Deduct expirations and cancellations		
Net in force December 31, 1900	\$ 75	

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date? Fire three years ago.

Losses paid from organization to date? Fire three years ago.

Total amount of cash dividends declared since the company commenced business? Mutual.

Losses incurred during the year

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

Hail:		
Risks written	\$ 53	
Premiums received		
Losses paid		
Losses incurred		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NATIONAL SURETY COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, CHAS. A. DEAN.

Vice-President, THOMAS F. GOODRICH.

Secretary, BALLARD MCCALL.

[Incorporated, February 24, 1897. Commenced business, June 9, 1897.]

Principal office. 346 Broadway, New York city.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 500,000.00	
Amount of net or ledger assets, December 31st of previous year ..	1,328,989.53	
Extended at.....		\$ 1,328,989.53

INCOME DURING YEAR.

		Fidelity and Surety.	
Gross premiums unpaid December 31, last year.....	\$ 73,610.12		
Gross premiums on risks written and renewed during the year ..	629,514.30		
Total.....	\$ 703,124.42		
Deduct gross premiums in course of collection at this date.....	49,996.02		
Entire premiums collected during the year.....	\$ 653,128.40		
Deduct re-insurance, abatement, rebate and return premiums..	94,381.62		
Net cash actually received for premiums.....	\$ 558,746.78	\$ 558,746.78	
Interest on loans on mortgages.....	1,513.29		
Interest on collateral loans.....	1,173.26		
Interest and dividends on stocks and bonds.....	36,852.49		
Interest upon other debts due the company.....	1,049.29		
Total interest.....		\$ 40,588.33	
Profit on securities actually sold during the year, over cost.....	4,306.25		
Miscellaneous income.....	135.15		
Income from all other sources, viz.: trust funds, \$49,429.98; suspense account, \$4,333.86.....	53,763.84		58,205.24
Total income actually received during the year in cash....		\$ 657,540.35	
Aggregate last balance and income.....		\$ 1,986,529.88	

DISBURSEMENTS DURING YEAR

	Fidelity. and Surety.	
Gross amount paid for matured claims other than weekly indemnity.....	\$ 147,632.62	
Deduct salvages and reinsurance.....	52,503.01	
Net paid policy holders.....	\$ 95,129.61	\$
To stockholders for interest or dividends.....	50,000.00	
For commission to agents.....	43,918.32	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	72,384.32	
Compensation of resident vice-presidents and consulting attorney's fees.....	15,299.87	
For salaries and all other compensation of officers, \$24,674.79; and home office employees, \$73,634.63.....	98,309.42	
For taxes on premiums, \$5,259.28; taxes on property, \$5,379.69; insurance department fees and agents' licenses, \$5,541.86; municipal licenses, \$735.10; on franchise, \$882.97.....	17,791.90	
For rent.....	10,008.28	
For legal expenses.....	29,657.84	
General printing and stationery.....	13,206.52	
All other expenses, viz.: Postage and express, \$14,109.05; telegrams and telephone, \$2,643.52; H. O. traveling expenses, \$5,432.57; company surety, \$1,786.87; inspection and loss expenses and sundries, \$52,882.66.....	76,854.67	
Total miscellaneous expenses.....		\$
Total disbursements.....		\$
Balance.....		\$ 1,

LEDGER ASSETS.

Cost value of real estate, unincumbered, \$3,225; incumbered, \$8,000 as per Schedule A.....	\$ 11,225.00	
Loans on mortgage (first liens) on real estate, as per Schedule B.....	13,704.39	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	32,000.00	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	1,241,903.25	
Cash in company's office.....	1,703.14	
Cash deposited in banks.....	66,264.56	
Equipment, furniture, safes, etc.....	21,772.63	
All other items, viz.: amounts advanced on contracts (secured). Tax bills.....	75,254.09	
	142.07	
Total net or ledger assets, as per balance on page 1.....		\$ 1,

OTHER ASSETS.

Interest due, \$356.01; and accrued, \$1,123.39; on mortgages.....	\$ 479.40	
Interest accrued on bonds and stocks.....	7,937.32	
Total outstanding interest.....		\$
Market value of bonds and stocks over cost, as per Schedule E.		
Gross premiums in course of collection, to-wit:		
Fidelity and surety.....	\$ 48,804.17	
Unpaid commission thereon.....	4,880.42	
Net amount of outstanding premiums.....		\$
Total assets, as per books of the company.....		\$ 1,

IOWA INSURANCE REPORT.

447

DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

Furniture, equipment, fixtures and sales.....	\$ 21,772.63	
Tax bills	142.07	
Total		\$ 21,914.70
Total admitted assets.....		\$ 1,508,541.65

LIABILITIES

		Fidelity and Surety.
In process of adjustment.....	\$ 25,504.55	
Resisted by company on its own account.....	18,037.59	
Aggregate of unpaid claims.....		\$ 43,542.14
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Fidelity and surety, \$527,974.96; unearned portion (50 per cent).\$	263,987.48	
Total unearned premiums as computed above.....		\$ 263,987.48
Special reserve for contingent claims.....	\$ 21,000	
Due to other companies for reinsurance.....	685.09	685.09
All other indebtedness, viz.: Trust funds, etc	87,002.32	87,002.32
Total amount of all liabilities, except capital stock.....		\$ 416,217.03
Joint stock capital actually paid up in cash.....		500,000.00
Surplus beyond capital and other liabilities.....		592,324.62
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....		\$ 1,508,541.65

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Fidelity:		
In force December 31, preceding year.....	\$ 58,189,983	\$ 250,251.65
Written or renewed during the year.....	108,335,750	420,979.39
Total.....	\$ 166,525,733	\$ 671,231.04
Deduct expirations and cancellations.....	69,998,406	359,760.35
Balance	\$ 96,527,327	\$ 311,470.69
Deduct reinsured policies.....	4,016,666	12,527.47
Net in force December 31, 1900.....	\$ 92,510,661	\$ 298,943.22
Surety:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year	\$ 89,753,464	\$ 254,611.73
Written or renewed during the year.....	82,568,991	232,869.49
Total.....	\$ 172,322,455	\$ 487,481.22
Deduct expirations and cancellations	84,599,876	254,517.25
Balance.....	\$ 87,722,579	\$ 232,963.97
Deduct reinsured policies.....	1,163,803	3,932.23
Net in force December 31, 1900	\$ 86,558,776	\$ 229,031.74

GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date.\$	1,667,033.98
Losses paid from organization to date.....	294,928.35

Total amount of cash dividends declared since the company commenced business
 Losses incurred during the year
 Total amount of the company's stock owned by the directors, at par value.....
 Total amount loaned to officers and directors
 Amount deposited in various states and countries, which, under the laws thereof
 is held exclusively for the protection of the policy-holders of such states and
 countries (see Schedule D.).....

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....\$
 Premiums received.....
 Losses paid.....
 Losses incurred.....

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs

NEW AMSTERDAM CASUALTY COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the
 Iowa, pursuant to the laws thereof.

President, EDWARD V. LOEW.

Vice-President, WILLIAM D.

Secretary, CHARLES T. HOOPER.

[Incorporated, December 31, 1898. Commenced business, January 31, 1899]

Principal office, 149 Broadway, New York City.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 314,400.00
Amount of net or ledger assets, December 31st of previous year,	289,320.39
Increase of capital during 1900.....	114,400.00
Extended at	\$

INCOME DURING YEAR.

Accident:

Gross premiums unpaid Dec. 31st, last year..	\$ 2,865.20
Gross premiums on risks written and renewed during the year	92,730.21
Total	\$ 95,595.41
Deduct gross premiums in course of collec- tion at this date.....	12,929.31
Entire premiums collected during the year ..	82,666.10
Deduct reinsurance, abatement, rebate, and return premiums.....	23,538.20

Net cash actually received for premiums	\$ 59,127.90
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Burglary:

Gross premiums unpaid Dec. 31st, last year.	\$ 4,074.83
Gross premiums on risks written and renewed during the year.....	87,046.31
Total	\$ 91,121.14

Deduct gross premiums in course of collection at this date.....	8,241.37	
Entire premiums collected during the year....	82,879.97	
Deduct reinsurance, abatement, rebate, and return premiums.....	21,292.42	
Net cash actually received for premiums.		\$ 61,587.35
Employers' liability:		
Gross premiums unpaid Dec. 31st, last year..	\$ 26,081.33	
Gross premiums on risks written and renewed during the year	347,447.88	
Total	\$ 373,529.21	
Deduct gross premiums in course of collection at this date.	69,792.68	
Entire premiums collected during the year...	303,736.53	
Deduct reinsurance, abatement, rebate, and return premiums.....	80,290.77	
Net cash actually received for premiums.....	\$ 223,445.76	\$ 344,161.01
Interest and dividends on stocks and bonds.....	8,900.00	
Interest upon other debts due the company.....	1,553.13	
Total interest		\$ 10,453.13
Income from all other sources, viz.: Additional surplus paid in with increased capital.....		48,020.00
Total income actually received during the year in cash....		\$ 403,234.14
Aggregate last balance and income.....		\$ 806,954.53

DISBURSEMENTS DURING THE YEAR.

Accident:

Gross amount paid for matured claims other than weekly indemnity	\$ 33,000.00	
Gross amount paid for weekly or other periodical indemnity	17,019.49	
Deduct salvages and reinsurance.....		
Total		\$ 20,319.49

Burglary:

Gross amount paid for matured claims other than weekly indemnity	\$ 32,357.92	
Gross amount paid for weekly or other periodical indemnity		
Total	\$ 32,357.92	
Deduct salvages and reinsurance.....	2,856.50	
Total		\$ 29,501.42

Employer's liability:

Gross amount paid for matured claims other than weekly indemnity.....	\$ 62,447.22	
Gross amount paid for weekly or other periodical indemnity		
Deduct salvages and reinsurance.		
Total	\$ 62,447.22	
Net paid policy-holders		\$ 112,268.13

For commission to agents.....	104,373.76
For salaries, traveling and all expenses of agents and agencies not on commission account.....	9,049.05
For inspection.....	2,778.84
For salaries and all other compensation of officers, \$17,325.08; and home office employees, \$17,242.46.....	34,567.54
For taxes on premiums, \$2,823.69; and agents' licenses, \$2,269.73; municipal licenses, \$661.50.....	5,754.92
For rent.....	4,708.88
For legal expenses.....	3,323.39
For furniture and fixtures.....	1,149.12
For advertising, \$1,953.36, and general printing and stationery, \$5,516.76.....	7,470.12
All other expenses, postage, \$1,285.02; telegrams and telephone, \$1,254.92; fees of committees, \$1,261.20; internal revenue, \$2,382.62; exchange, \$164.84; miscellaneous expenses, \$1,754.17.....	8,102.77
Total miscellaneous expenses.....	\$
Total disbursements.....	\$
Balance.....	\$

LEDGER ASSETS.

Cost value of bonds and stocks owned absolutely, as per Sched- ule E.....	\$ 284,087.50
Cash in company's office.....	3,917.86
Cash deposited in banks.....	222,030.93
Agents' debit balances.....	3,371.72
Total net or ledger assets, as per balance on page 1.....	\$

OTHER ASSETS.

Interest accrued on bonds and stocks.....	\$ 1,508.34
Interest on other assets.....	2,114.43

Total outstanding interest.....	
Market value of bonds and stocks over cost, as per Schedule E..	
Gross premiums in course of collection, to-wit:	
Accident, \$12,268.25; unpaid commission thereon, \$3,630.47; net, \$	8,587.78
Burglary, \$8,053.87, unpaid commission thereon, \$2,013.47; net,	6,040.40
Employers' liability, \$66,147.91; unpaid commission thereon, 16,536.98; net.....	49,610.93
Net amount of outstanding premiums.....	\$

Total assets, as per the books of the company..... \$ 9

DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

Agents' balances.....	\$ 3,371.72
Total.....	\$
Total admitted assets.....	\$ 9

LIABILITIES.

	In process of adjustment	Resisted by company on its own acct.
Accident.....	\$ 3,850.00	2,500.00
Burglary.....	2,007.00	*125.00

Employers liability.....	11,645.00	10,610.00	
Total gross amount of claims.....\$	24,502.00	\$ 13,235.00	
Deduct reinsurance thereon.....	1,270.00		
Net amount of unpaid claim account.....\$	23,232.00	\$ 13,235.00	
Aggregate of unpaid claims.....			\$ 36,467.00
*Registered for assured, \$10,610.			
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Accident, \$48,884.03; unearned portion (50 per cent).....\$	24,442.01		
Burglary, \$69,317.73; unearned portion (50 per cent).....	34,658.87		
Employers' liability, \$247,238.32; unearned portion (50 per cent).....	123,619.16		
Total one year or less.....		\$ 182,720.04	
Gross premiums upon all unexpired risks, running more than one year from date of policy:			
Burglary, \$237; unearned premium (pro rata) ...\$	210.33		
Employers' liability, \$1,036.76; unearned premium (pro rata).....	648.06		
Total for term policies.....		858.39	
Total unearned premiums, as computed above (carried out).....			\$ 183,578.43
Due to other companies for reinsurance.....			627.51
Total amount of all liabilities, except capital stock.....			220,672.94
Joint stock capital actually paid up in cash.....			314,400.00
Surplus beyond capital and other liabilities.....			45,312.73
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....			\$ 580,385.67

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31, preceding year.....	\$ 7,370,750.00	\$ 12,871.66
Written or renewed during the year.....	57,067,700.00	92,730.21
Total.....	\$64,438,450.00	\$ 105,601.87
Deduct expirations and cancellations.....	42,362,500.00	56,717.84
Net in force December 31, 1900.....	\$22,075,950.00	\$ 48,884.03
Burglary:		
In force December 31st, preceding year.....	\$ 4,036,020.31	\$ 35,280.52
Written or renewed during the year.....	9,726,594.66	87,046.31
Total.....	\$13,762,614.97	\$ 122,326.83
Deduct expirations and cancellations.....	6,043,974.31	52,757.10
Balance.....	\$ 7,718,640.66	\$ 69,569.73
Deduct reinsured policies.....	2,000.00	15.00
Net in force December 31, 1900.....	\$ 7,716,640.66	\$ 69,554.73

Employers' liability:

In force December 31st, preceding year	\$ 7,494,500.00	\$	7
Written or renewed during the year	28,152,883.34		3
Total	\$35,647,383.34	\$	4
Deduct expirations and cancellations	\$13,992,000.00		1
Balance	\$21,655,383.34	\$	2
Deduct reinsured policies.....	120,000.00		
Net in force December 31, 1900	\$21,535,383.34	\$	2

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$	4
Total amount of the company's stock owned by the directors at par value.....		1
Losses paid from organization to date.....		1
Losses incurred during the year.....		1
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries (See Schedule D): State of Virginia.....		

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written	\$	B
Premiums received		\$
Losses paid.....		
Losses incurred.....		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs

NEW JERSEY PLATE GLASS INSURANCE COMPANY.

Organized under the laws of the State of New Jersey, made to the Auditor of State of Iowa, pursuant to the laws thereof.

President, SAMUEL C. HOAGLAND.

Vice-President, BYRON G.

Secretary, JAMES S. HEDDEN.

[Incorporated, April 21, 1868. Commenced business September, 12, 1868.]

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$	100,000.00
Amount of net or ledger assets, December 31st of previous year.....		161,422.24
Extended at.....		\$

INCOME DURING YEAR.

		Plate glass.
Gross premiums unpaid December 31st, last year.....	\$	16,273.35
Gross premiums on risks written and renewed during the year..		126,926.66
Total.....	\$	143,200.01
Deduct gross premiums in course of collection at this date.....		21,159.61
Entire premiums collected during the year....	\$	122,040.40

IOWA INSURANCE REPORT.

453

Deduct re-insurance, abatement, rebate and return premiums..	16,367.13	
Net cash actually received for premiums.....		\$ 105,673.27
Interest on loans on mortgages.....	9,645.71	
Rents.....	550.00	
Total interest		\$ 8,195.71
Profit on securities actually sold during the year.....	\$ 836.40	
Income from all other sources.....		\$ 836.40
Total income actually received during the year, in cash...		\$ 114,705.38
Aggregate last balance and income.....		\$ 276,127.62

DISBURSEMENTS DURING YEAR.

Gross amount paid for matured claims other than weekly indemnity...	\$ 53,257.39	
Total.....	\$ 53,257.39	
Deduct salvage and reinsurance	7,927.12	
Net paid policy-holders		\$ 45,330.2
Stockholders for interest or dividends, (6 per cent)	\$ 6,000.00	
For commission to agents.	35,111.12	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	1,687.06	
For salaries and all other compensation of officers, \$3,000; and home office employees, \$5,841.30... ..	8,841.30	
For taxes on premiums, \$1,653.16; taxes on property, \$362.58; insurance department fees, \$918.42; agents licenses, \$1,110.10; municipal licenses, \$258.79.....	4,303.05	
For rent.....	1,000.00	
For legal expenses, \$114.91; real estate expenses, \$164.69	279.60	
For advertising, \$200.00; and general printing and stationery, \$202.02.....	1,002.02	
All other expenses, general expenses, \$1,557.86; interest received, \$757.04; accounts charged off as uncollectable, \$270.15.....	2,585.05	
Total miscellaneous expenses...		\$ 60,809.20
Total disbursements		\$ 106,139.47
Balance.....		\$ 169,988.15

ASSETS.

As per ledger accounts.		
Cost value of real estate unencumbered.....	\$ 5,648.56	
Loans on mortgage (first liens) on real estate, as per Schedule B	147,400.00	
Cash in company's office	1,408.00	
Cash deposited in banks.....	14,715.54	
Bills receivable.....	882.68	
Agents' debit balances	21.58	
Total.....	\$ 170,076.36	
Agents credit balances	88.21	
Total net or ledger assets, per balance on page 1.....		\$ 169,988.15
Other assets:		
Interest accrued, on mortgages.....	\$ 1,588.44	
Rents due.....	28.00	
Total outstanding interest.....		\$ 1,616.44

Market value of real estate over cost, as per Schedule A.....
 Glass on hand to replace losses.....
 Gross premiums in course of collection, to-wit:

Plate Glass:

Premiums.....	\$ 18,927.88	
Unpaid commissions thereon.....	6,312.99	
Net	\$ 12,614.89	
Net amount of outstanding premiums		\$ 12,614.89
Total assets, as per the books of the company.....		\$ 12,614.89
Over three months due, \$2,221.63.		
Deduct assets not admitted, and for depreciation:		
Agents' balances.....	\$ 21.58	
Bills receivable.....	882.68	
Total		
Total admitted assets.		\$ 12,614.89

LIABILITIES.

Plate glass:

Total claims adjusted not paid.....	\$ 335.98	
In process of adjustment.....	740.88	
Known or reported proofs not filed.....	476.08	
Aggregate of unpaid claims		\$ 1,552.94
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Plate glass premiums, \$110,233.64; unearned portion (\$0 percent).....	\$ 55,116.82	
Total one year or less.....	\$ 55,116.82	
Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Plate glass premium, \$1,487.70; unearned premium, (pro rata).....	\$ 828.40	
Total for term policies.....	\$ 828.40	
Total unearned premiums, as computed above		\$ 1,381.34
Due and accrued for salaries, rent, advertising, agency and other expenses.....		
Total amount of all liabilities, except capital stock.....		\$ 1,381.34
Joint stock capital actually paid up in cash		\$ 1,381.34
Surplus beyond capital and other liabilities.....		
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....		\$ 1,381.34

RISKS AND PREMIUMS.

Plate glass:

	Amount at risk.	P t
In force December 31, preceding year.....	\$ 3,678,317	\$ 3,678,317
Written or renewed during the year.....	5,416,700	5,416,700
Total.....	\$ 9,095,017	\$ 9,095,017

Deduct expirations and cancellations.....	4,256.378	97,696.79
Balance.....	\$ 4,838,639	\$ 111,721.34
Net in force December 31, 1900.....	\$ 4,838,639	\$ 111,721.34

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date, \$886,893.98, losses paid from organization to date	\$ 319,908.33
Total amount of cash dividends declared since the company commenced business, \$82,891.00; losses incurred during the year.....	44,885.65
Total amount of the company's stock owned by the directors, at par value.....	77,210.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Plate glass.
Risks written	\$ 180,222.07
Premiums received.....	3,636.24
Losses paid.....	1,848.98
Losses incurred.....	1,848.98

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NEW YORK PLATE GLASS INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, MAX DANZIGER. *Vice-President*, ALFRED L. WHITE,
Secretary, MAJOR A. WHITE.

[Incorporated, March, 1891. Commenced business, March 19, 1891.]

Principal office, 24 Pine Street, New York.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 100,000.00
Amount of net or ledger assets, December 31st of previous year	341,723.79
Extended at.	\$ 341,723.79

INCOME DURING YEAR.

	Plate glass.
Gross premiums unpaid December 31, last year.....	\$ 43,611.00
Gross premiums on risks written and renewed during the year..	319,477.20
Total.....	\$ 363,088.20
Deduct gross premiums in course of collection at this date.....	48,995.46
Entire premiums collected during the year.....	314,092.74
Deduct reinsurance, abatement, rebate and return premiums..	66,013.45
Net cash actually received for premiums.....	\$ 248,079.29
Interest and dividends on stocks and bonds.....	\$ 12,193.14
Total interest.....	\$ 12,193.14
Income from all other sources.....	156.35
Total income actually received during the year, in cash...	\$ 260,428.78
Aggregate last balance and income.....	\$ 602,152.57

DISBURSEMENTS DURING YEAR

	Plate glass.
Gross amount paid for matured claims.....	\$ 142,195.54
Total.....	\$ 142,195.54
Deduct salvage and reinsurance.....	12,854.45
Net paid policy-holders.....	\$
To stockholders for interest or dividends (10 per cent).....	\$ 10,000.00
For commission to agents.....	78,583.89
For salaries, traveling and all expenses of agents and agencies not on commission account.....	7,922.06
For salaries and all other compensation of officers, \$10,681.65; and home office employees, \$16,062.15.....	26,743.80
For taxes on premiums, \$2,810.65; insurance department fees, \$2,976.73; agents' licenses, \$1,388; municipal licenses, \$381.25; internal revenue, \$1,661.29.....	9,217.92
For rent.....	3,209.92
For legal expenses.....	97.30
For furniture and fixtures.....	199.92
For advertising, \$242.83, and general printing and stationery, \$1,517.77.....	1,760.60
Losses on securities actually sold under cost.....	43.75
All other expenses: Postage and general expense.....	8,061.56
Total miscellaneous expenses.....	\$
Total disbursements.....	
Balance.....	\$

ASSETS.

As per ledger accounts.	
Loans on mortgage (first liens) on real estate, as per Schedule B. \$	2,500.00
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	298,960.99
Cash in company's office.....	2,775.94
Cash deposited in banks.....	22,733.83
Total net or ledger assets, as per balance on page 1.....	\$
Market value of bonds and stocks over cost, as per Schedule E.	
Gross premiums in course of collection, to-wit:	
Plate glass, \$45,325.71; unpaid commission thereon.....	\$ 14,504.23
Net amount of outstanding premiums.....	\$
Total assets, as per the books of the company.....	\$

LIABILITIES.

Plate glass:	
In process of adjustment.....	\$ 3,253.58
Aggregate of unpaid claims.....	\$
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Plate glass, \$248,168.36; unearned portion (50 per cent.	\$ 124,084.18
Total one year or less.....	\$ 124,084.18
Gross premiums upon all unexpired risks, running more than one year from date of policy:	
Plate glass, \$6,372.63; unearned premium (pro rata).....	\$ 4,006.75
Total for term policies.....	\$ 4,006.75

Total unearned premiums as computed above.....	\$ 128,090.93
Cash dividends to stockholders, declared but not yet due.....	5,000.00
Due and accrued for salaries, rent, advertising, agency and other expenses.....	466.67
Due and to become due for borrowed money.....	1,629.62
Return premiums.....	1,629.62
Total amount of all liabilities, except capital stock.....	\$ 138,440.80
Joint stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and other liabilities.....	138,075.45
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 396,516.25

RISKS AND PREMIUMS.

Plate glass:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.	\$ 11,209,527.43	\$ 224,309.15
Written or renewed during the year.....	13,987,373.28	319,477.20
Total.....	\$ 25,196,900.71	\$ 543,786.35
Deduct expirations and cancellations.....	13,702,384.02	289,245.36
Balance	\$ 11,494,515.79	\$ 254,540.99
Net amount in force December 31, 1900.....	\$ 11,494,515.79	\$ 254,540.99

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date. \$	1,872,784.30
Losses paid from organization to date.....	669,948.80
Losses incurred during the year.....	128,581.94
Total amount of cash dividends declared since the company commenced business	62,500.00
Total amount of the company's stock owned by the directors at par value.....	52,450.00
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of policy-holders of such states and countries: Virginia, \$15,000; Canada, \$10,000.....	25,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Plate glass:	
Risks written.....	\$ 162,551.15
Premiums received.....	3,274.95
Losses paid.....	1,151.88
Losses incurred.....	1,227.45

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of
THE OCEAN ACCIDENT AND GUARANTEE CORPORATION
(LIMITED) COMPANY.

Organized under the laws of the Kingdom of Great Britain and Ireland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof,

General Manager. OSCAR ISING.

[Commenced business in United States, August 23, 1895.]

Home office. 346 Broadway, New York City, N. Y.

CAPITAL STOCK.

Amount of net or ledger assets, December 31st of previous year. \$ 1,143,137.18
 Extended at \$ 1,143.

INCOME DURING YEAR.

	Accident.	
Gross premiums unpaid December 31st, last year.	\$ 25.00	
Gross premiums on risks written and renewed during the year.....	24,899.70	
Total.....	\$ 24,924.70	
Deduct gross premiums in course of collection at this date.....	5,175.96	
Entire premiums collected during the year.	\$ 19,748.74	
Deduct re-insurance, abatement, rebate, and return premiums.....	3,118.41	
Net cash actually received for premiums..		\$ 16,630.33
	Burglary.	
Gross premiums on risks written and renewed during the year.....	\$ 45,189.70	
Deduct gross premiums in course of collection at this date.....	7,129.25	
Entire premiums collected during the year.	\$ 38,060.45	
Deduct re-insurance, abatement, rebate and return premiums.....	5,081.81	
Net cash actually received for premiums..		\$ 32,978.64
	Employers' liability.	
Gross premiums unpaid December 31st, last year.	\$ 2,700.00	
Gross premiums on risks written and renewed during the year.....	304,041.81	
Total.....	\$ 306,741.81	
Deduct gross premiums in course of collection at this date.....	41,519.31	
Entire premiums collected during the year.	\$ 265,222.50	
Deduct re-insurance, abatement, rebate and return premiums.....	42,768.92	
Net cash actually received for premiums..		\$ 222,453.58
	Steam boiler.	
Gross premiums unpaid December 31st, last year.	\$ 15.00	
Gross premiums on risks written and renewed during the year.....	12,766.61	
Total.....	\$ 12,781.61	
Deduct gross premiums in course of collection at this date.....	2,651.00	
Entire premiums collected during the year.	\$ 10,130.61	
Deduct re-insurance, abatement, rebate and return premiums.....	2,708.90	
Net cash actually received for premiums..		\$ 7,421.71

Credit.

Gross premiums on risks written and renewed during the year.....	\$ 191,198.43	
Entire premiums collected during the year..	\$ 191,198.43	
Deduct re-insurance, abatement, rebate and return premiums.....	542.50	
Net cash actually received for premiums..	\$ 190,655.93	
Total net cash actually received for premiums.....		\$ 470,140.19
Interest and dividends on stocks and bonds.....	\$ 39,682.82	
Interest upon other debts due the company	652.27	
Total interest.....		\$ 40,335.09
Profit on securities actually sold during the year, over cost.....		3,281.25
Total income actually received during the year, in cash....		\$ 513,756.53
Aggregate last balance and income		\$ 1,656,893.71

DISBURSEMENTS DURING YEAR.

Accident.

Gross amount paid for matured claims other than weekly indemnity.....	\$ 733.78	
Total.....	\$ 733.78	

Burglary.

Gross amount paid for matured claims other than weekly indemnity.....	\$ 6,102.04	
Total.....	\$ 6,102.04	

Employers' liability.

Gross amount paid for matured claims other than weekly indemnity	\$ 30,039.55	
Total.....	30,039.55	

Steam boiler.

Gross amount paid for matured claims other than weekly indemnity.....	\$ 23.22	
Total.....	\$ 23.22	

Credit

Gross amount paid for matured claims other than weekly indemnity.....	\$ 34,028.11	
Deduct salvages and re-insurance.....	1,624.37	
Total.....	\$ 32,403.74	
Net paid policy-holders.....		\$ 69,302.33
For commission to agents.....	\$ 104,812.36	
For salaries, traveling and all expenses of agents and agencies not on commission account..	6,723.38	
For inspection, elevator and steam boiler.....	1,379.24	
For salaries and all other compensation of officers and home office employees.....	32,737.84	

For taxes on premiums, \$3,625.43; insurance department fees, \$3,919.87; municipal license, \$109.30.....	7,654.60
For rent.....	4,574.90
For legal expenses.....	6,279.65
For furniture and fixtures.....	3,426.37
For advertising, \$575.20; and general printing and stationery, \$12,919.78.....	13,494.98
All other expenses: subscription, mercantile, \$2,155.00; postage, \$2,036.80; U. S. revenue, \$2,866.95; general expenses, \$5,280.78; traveling, \$6,987.07; exchange discount, \$254.12; investment brokerage, \$412.50; investment interest, \$3,108.34.....	23,101.56
Total miscellaneous expenses.....	\$
Total disbursements.....	\$
Balance.....	\$

LEDGER ASSETS

As per ledger accounts.

Cost value of bonds and stocks owned absolutely, as per Schedule E.....	\$ 1,345,083.34
Cash in company's office.....	2,398.00
Cash deposited in banks.....	27,972.39
Bills receivable.....	2,550.00
Agents' debit balances.....	5,402.77

Total net or ledger assets, per balance on page 1.....

\$

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 8,217.50
---	-------------

Total outstanding interest.....

\$

Market value of bonds and stocks over cost, as per Schedule E.

Gross premiums in course of collection, to-wit:

Accident:

Premiums.....	\$ 5,175.96
Unpaid commission thereon.....	1,345.74
Net.....	\$ 3,830.22

Burglary:

Premiums.....	\$ 7,129.25
Unpaid commission thereon.....	1,853.60
Net.....	\$ 5,275.65

Employers' liability:

Premiums.....	\$ 41,519.31
Unpaid commission thereon.....	10,795.02
Net.....	\$ 30,724.29

Steam boiler:

Premiums.....	\$ 2,651.00
Unpaid commission thereon.....	689.26
Net.....	\$ 1,961.74

Net amount of outstanding premiums.....

\$

Total assets, as per books of the company.....

\$

Deduct assets not admitted:

Agents' balances.....	\$	5,402.77	
Bills receivable.....		2,550.00	
Total.....	\$	7,952.77	
Total admitted assets.....	\$	1,439,212.29	

LIABILITIES.

Accident:

In process of adjustment.....\$ 1,733.25

Burglary:

In process of adjustment.....4,072.75

Total in process of adjustment.....\$ 5,806.00

Employers' liability:

Resisted for employers.....\$ 48,240.88

Total resisted for employers.....\$ 48,240.88

Aggregate of unpaid claims.....\$ 54,046.88

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Accident premium, \$20,211.85; unearned portion (50 per cent).....\$ 10,105.93

Burglary premium, \$31,219.65; unearned portion (50 per cent).....15,609.83

Employers' liability premium, \$246,816.34; unearned portion (50 per cent).....123,408.17

Steam boiler premiums, \$1,908.71; unearned portion (50 per cent).....954.36

Credit premiums, \$186,438.64; unearned portion (50 per cent).....93,219.32

Total one year or less.....\$ 243,297.61

Gross premiums upon all unexpired risks, running more than one year from date of policy:

Burglary premium, \$8,795.14; unearned premium (pro rata).....\$ 7,300.48

Employers' liability premium, \$2,587.45; unearned premium (pro rata).....2,180.44

Steam boiler premium, \$8,149.00; unearned premium (pro rata).....6,790.85

Total for term policies.....\$ 16,271.77

Total unearned premiums, as computed above.....\$ 259,569.38

Total amount of all liabilities, except capital stock.....\$ 313,616.26

Surplus beyond capital and other liabilities.....1,125,596.03

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....\$ 1,439,212.29

RISKS AND PREMIUMS.

	Amount at risk.	
Accident:		
In force December 31st, preceding year.....	\$ 23,000.00	\$
Written or renewed during the year.....	6,681,875.00	
Total.....	\$ 6,704,875.00	\$
Deduct expirations and cancellations.....	2,195,500.00	
Net in force December 31, 1900.....	\$ 4,509,375.00	\$
Burglary:		
Written or renewed during the year.....	\$ 4,694,053.33	\$
Deduct expirations and cancellations.....	582,725.00	
Net in force December 31, 1900.....	\$ 4,111,328.33	\$
Employers' liability		
In force December 31st preceding year.....	\$ 815,080.00	\$
Written or renewed during the year.....	40,848,727.55	
Total.....	\$ 41,663,807.55	\$
Deduct expirations and cancellations.....	10,529,050.73	
Net in force December 31, 1900.....	\$ 31,134,756.82	\$
Steam boiler:		
In force December 31st, preceding year.....	\$ 5,000.00	\$
Written or renewed during the year.....	682,500.00	
Total.....	\$ 687,500.00	\$
Deduct expirations and cancellations.....	222,500.00	
Net in force December 31, 1900.....	\$ 465,000.00	\$
Credit:		
In force December 31st, preceding year.....	\$ 3,094,000.00	\$
Written or renewed during the year.....	3,476,000.00	
Total.....	\$ 6,570,000.00	\$
Deduct expirations and cancellations.....	3,207,000.00	
Net in force December 31, 1900.....	\$ 3,363,000.00	\$

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$
Loss paid from organization to date.....	\$
Losses incurred during the year.....	\$
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries: (See Schedule D). Ohio.....	\$

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900

	Risks written.	Premiums received.	Losses paid.
Accident	\$ 9,000.00	\$ 41.00	
Burglary.....	132,650.00	1,086.07	
Employers' liability.....	145,000.00	1,558.12	\$ 4.00
Aggregate.....	\$ 286,650.00	\$ 268,519.00	\$ 4.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PREFERRED ACCIDENT INSURANCE COMPANY.Organized under the laws of the State of New York, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.*President*, PHINEAS C. LOUNSBURY.*Vice-President*, CHAS. D. SPENCER*Secretary*, KIMBALL C. ATWOOD.

[Incorporated, March 3, 1893. Commenced business, May 6, 1893.]

Principal office, 290 Broadway, New York.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 200,000.00
Amount of capital subscribed, but unpaid.....	200,000.00
Amount of net ledger assets, December 31st, of previous year...	738,596.62
Extended at	\$ 738,596.62

INCOME DURING YEAR.

	Accident.
Gross premiums unpaid December 31, last year.....	\$ 92,784.60
Gross premiums on risks written and renewed during the year..	1,125,301.75
Total	\$ 1,218,086.35
Deduct gross premiums in course of collection at this date.....	126,500.00
Entire premiums collected during the year.....	1,091,586.35
Deduct re-insurance, abatement, rebate, and return premiums.....	4,028.32
Net cash actually received for premiums.....	\$ 1,087,558.03
Interest and dividends on stocks and bonds.....	19,841.50
Interest upon other debts due the company.....	800.00
Total interest	\$ 20,641.50
Total income actually received during the year, in cash...	\$ 1,108,199.53
Aggregate last balance and income.	\$ 1,846,796.15

DISBURSEMENTS DURING YEAR.

	Accident.
Gross amount paid for matured claims other than weekly indemnity	\$ 63,110.51
Gross amount paid for weekly or other periodical indemnity.....	285,275.94
Total.....	\$ 348,386.45
Net paid policy holders.....	\$ 348,386.4

To stockholders for interest or dividends.....	\$ 12,000.00
For commission to agents.....	347,153.02
For salaries, traveling and all expenses of agents and agencies not on commission account.....	39,925.75
For medical examiner's fees and salaries, \$16,575.25; for inspection. \$2,737.75	19,313.00
For salaries and all other compensation of officers, \$24,000.00; and home office employees, \$51,785.50	75,785.50
For taxes on premiums, \$9,850.25; insurance department fees and agents' licenses, \$6,278.00; municipal licenses and tax on franchise, \$1,225.20	18,809.70
For rent.....	18,500.00
For legal expenses.....	4,227.65
For furniture and fixtures.....	2,237.65
For advertising, \$21,750.25; and general printing and stationery, \$27,925.50	49,675.75
All other expenses.....	35,359.47

Total miscellaneous expenses.....

Total disbursements.....

Balance

ASSETS.

As per ledger accounts.

Cost value of bonds and stocks owned absolutely, as per Schedule E.....	\$ 616,339.60
Cash in company's office.....	5,875.85
Cash deposited in banks.....	164,872.61
Agents' debit balances	88,334.15

Total net or ledger assets, per balance on page 1.....

Other assets:

Interest due and accrued on bonds and stocks.....	\$ 2,788.15
---	-------------

Total outstanding interest.....

Market value of bonds and stocks over cost, as per Schedule E..

Gross premiums in course of collection, to-wit:

Accident:

Premiums.....	\$ 126,500.00
Unpaid commission thereon.....	37,950.00

Net amount of outstanding premiums.....

Total assets, as per the books of the company.....

Deduct assets not admitted, and for depreciation.

Agents' balances.....	\$ 88,334.15
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Total.....

Total admitted assets.....

LIABILITIES.

Accident:

In process of adjustment.....	\$ 43,825.00
Known or reported; proofs not filed.....	17,175.00
Resisted by company on its own account.....	17,000.00

Aggregate of unpaid claims.....

IOWA INSURANCE REPORT.

465

Gross premiums upon all unexpired risks, running one year or less from date of policy: Accident premium, \$801,049.24; unearned portion (50 per cent).....	\$ 400,524.62
Special premium reserve.....	29,542.16
Total one year or less	\$ 430,066.78
Total unearned premiums, as computed above (carried out)....	430,066.78
Due and accrued for salaries, rent, advertising, agency and other expenses.....	2,723.35
Total amount of all liabilities, except capital stock.....	\$ 510,790.13
Joint stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital and other liabilities.....	188,441.48
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 899,231.61

RISKS AND PREMIUMS.

Accident.	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 3,739,050.00	\$ 645,410.00
Written or renewed during the year.....	5,723,200.00	1,125,301.75
Total.....	\$ 9,462,250.00	\$ 1,770,711.75
Deduct expirations and cancellations.....	5,447,760.00	969,662.51
Net in force December 31, 1900.....	\$ 4,014,490.00	\$ 801,049.24

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 6,307,222.75
Losses paid from organization to date.....	2,326,746.30
Total amount of cash dividends declared since the company commenced business	48,000.00
Losses incurred during the year.....	385,311.45
Total amount of the company's stock owned by the directors at par value.....	200,000.00
Dividends declared payable in stock from organization.....	100,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

	Accident.
Risks written.....	\$ 1,871,000.00
Premiums received	4,845.25
Losses paid	3,534.49
Losses incurred.....	3,646.99

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, D. M. FENY.

Vice-President, M. W. O'BRIEN.

Secretary, E. A. LEONARD.

[Incorporated, May 29, 1884 Commenced business, August 1, 1884.]

Principal office, 119 Griswold street, Detroit, Mich.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$	250,000.00
Amount of net ledger assets, December 31st of previous year....		749,271.26

Extended at.....

INCOME DURING YEAR.

	Accident.	Health.	Employers' liability.
Gross premiums unpaid December 31st, last year.....	\$ 194,236.64	\$ 14,507.30	\$ 61,716.03
Gross premiums on risks written and renewed during the year.....	828,436.35	71,309.87	486,050.00
Total.....	\$1,022,672.99	\$ 85,817.17	\$ 547,766.03
Deduct gross premiums in course of collection at this date.....	167,434.47	21,920.96	60,055.09
Entire premiums collected during the year.....	\$ 855,238.52	\$ 63,896.21	\$ 487,710.94
Deduct reinsurance, abatement, rebate, and return premiums.....	175,821.29	10,305.71	42,051.31
Net cash actually received for premiums.....	\$ 679,417.23	\$ 53,590.50	\$ 445,659.63—\$
Interest on loans on mortgages.....			12,984.16
Interest and dividends on stocks and bonds.....			18,711.59
Interest upon other debts due the company.....			760.54
Rents.....			1,891.64
Total interest.....			\$
Income from all other sources, viz.: Re-adjustment of stock.....			
Total income actually received during the year, in cash.....			\$
Aggregate last balance and income.....			\$

DISBURSEMENTS DURING YEAR.

	Accident.	Health.	Employers' liability.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 87,374.92		\$ 20,808.00
Gross amount paid for weekly or other periodical indemnity.....	226,943.96	\$ 22,808.02	172,037.19
Total.....	\$ 314,318.88	\$ 22,808.02	192,845.19
Deduct salvages and reinsurance.....	946.48		237.83
Net paid policy-holders.....			\$
To stockholders for interest or dividends.....			\$ 10,000.00
For commission to agents.....			323,574.50
For salaries, traveling and all expenses of agents and agencies not on commission account.....			43,813.36
For medical examiner's fees and salaries. \$2,619.50; for inspection, \$10,349.75.....			12,969.25
For salaries and all other compensation of officers, \$12,000; and home office employees, \$40,642.54.....			52,642.54
For taxes on premiums, \$21,170.94; taxes on property, \$5,007.80; insurance department fees and agents' licenses, \$5,205; municipal licenses, \$1,350; tax on franchise, \$1,025.....			33,758.74
For rent.....			8,644.25

For legal expenses, \$6,162.79; real estate expenses, \$458.90; taxes, \$1,239.74.....	7,861.43
For furniture and fixtures.....	895.05
For advertising, \$6,067.70, and general printing and stationery, \$8,071.34.....	14,139.04
All other expenses: Postage, telegraph and express, \$6,160.13; traveling expenses of officers and home office employes, \$4,476.50; adjusting, \$10,976.25; general expense, \$4,676.20; profit and loss, \$1,063.06; revenue, \$7,276.55.....	34,628.69
Total miscellaneous expenses.....	\$ 542,926.85
Total disbursements.....	\$ 1,071,714.63
Balance.....	\$ 955,571.92

LEDGER ASSETS.

Cost value of real estate unencumbered.....	\$ 87,930.43
Loans on mortgage (first liens) on real estate, as per Schedule B...	255,687.00
Cost value of bonds and stocks owned absolutely, as per Schedule E	514,427.52
Cash in company's office.....	478.77
Cash deposited in banks.....	96,223.70
Bills receivable.....	322.50
Agents' debit balances.....	502.00
Total net or ledger assets, per balance on page 1.....	\$ 955,571.92

OTHER ASSETS.

Interest due, \$1,704.12, and accrued, \$4,007.68 on mortgages.....	\$ 5,711.80
Interest accrued on bonds and stocks.....	6,337.30
Total outstanding interest.....	\$ 12,049.10
Market value of bonds and stocks over cost, as per schedule E.....	7,603.48
Gross premiums in course of collection, to-wit:	
Accident premiums, \$167,434.47; unpaid commission thereon...	\$ 46,044.48
Health premiums, \$21,920.96; unpaid commission thereon.....	6,028.26
Employer's liability premiums, \$60,055.09; unpaid commission thereon.....	16,515.15
Net amount of outstanding premiums.....	\$ 180,822.63
Total assets, as per the books of the company.....	\$ 1,156,047.13
Deduct assets not admitted, and for depreciation:	
Agents' balances.....	\$ 502.00
Bills receivable.....	322.50
Total.....	\$ 824.50
Total admitted assets.....	\$ 1,155,222.63

LIABILITIES.

	In process of adjustment.	Resisted by Co. on its own account.	Resisted for employers.
Accident.....	\$ 25,930.00	\$ 15,640.00	
Health.....	1,055.00		
Employer's liability.....	41,100.00		\$ 96,800.00
Total gross amount of claims..	\$ 68,085.00	\$ 15,640.00	\$ 96,800.00
Aggregate of unpaid claims..			\$ 180,525.00

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Accident premium, \$596,000.40; unearned portion (50 per cent) ..	\$ 298,000.20
Health premium, \$55,396.78; unearned portion (50 per cent)	27,698.39
Employer's liability premium, \$361,572.31; unearned portion (50 per cent)	180,786.16

Total one year or less	\$ 506,484.75
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Total unearned premiums as computed above	\$
Due and accrued for salaries, rent, advertising, agency and other expenses	
Return premiums	\$ 8,417.60
Due other companies for reinsurance	1,276.14—

Total amount of all liabilities, except capital stock	
Joint-stock capital actually paid up in cash	
Surplus beyond capital and other liabilities	

Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$
--	----

RISKS AND PREMIUMS.

	Amount at risk.
Accident:	
In force December 31st, preceding year	\$ 81,905.434
Written or renewed during the year	139,991.250
Total	\$ 221,896.684
Deduct expirations and cancellations	133,679.034
Balance	\$ 88,217.650
Deduct reinsured policies	2,076.500
Net in force December 31, 1900	\$ 86,141.150
Health:	
In force December 31st, preceding year	\$ 1,903.566
Written or renewed during the year	4,749.720
Total	\$ 6,653.286
Deduct expirations and cancellations	3,593.736
Net in force December 31, 1900	\$ 3,059.550
Employer's liability:	
In force December 31st, preceding year	\$ 45,825.000
Written or renewed during the year	51,322.000
Total	\$ 97,147.000
Deduct expirations and cancellations	49,695.000
Balance	\$ 47,452.000
Deduct reinsured policies	230.000
Net in force December 31, 1900	\$ 47,222.000

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date, \$11,187,159.36; losses paid from organization to date	
Total amount of cash dividends declared since the company commenced business, \$79,000; losses incurred during the year	
Total amount of the company's stock owned by the directors at par value	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Accident.....	\$ 1,936,300	\$ 20,083.28	\$ 11,063.62	\$ 11,063.62	\$ 1,936,300
Health.....	20,260	212.35	274.26	274.26	20,260
Employer's liability.....	200,000	1,218.58	1,725.64	1,725.64	200,000
Aggregate.....	\$ 2,156,560	\$ 21,514.21	\$ 13,063.52	\$ 13,063.52	\$ 2,156,560

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
STATE MUTUAL HAIL INSURANCE COMPANY,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof

President, L. C. STEBBINS.

Secretary, JOHN N. KNUTSON.

[Incorporated, January 18, 1897.

Commenced business, January 18, 1897.]

Principal office, Winnebago City, Minnesota.

CAPITAL STOCK.

Amount of net or cash assets, December 31st of previous year....	\$	495.70
Extended at.....	\$	495.70

INCOME DURING YEAR.

Entire premiums collected during the year.....	\$	13,528.14	Hail.
Total income actually received during the year, in cash....	\$	13,528.14	
Aggregate last balance and income.....	\$	14,023.84	

DISBURSEMENTS DURING YEAR.

Gross amount paid claims.....	\$	3,642.11	Hail.
Net paid policy-holders.....	\$	3,642.11	
For commission to agents.....		2,549.03	
For salaries, traveling and all expenses of agents and agencies not on commission account.....		53.78	
For 1899 salaries, \$900.00; for 1899 expenses, \$92.80.....		992.80	
For salaries and all other compensation of officers, \$2,450.00; and home office employes, \$552.00.....		3,002.00	
Insurance department fees.....		325.15	
Agents' licenses, municipal licenses, adjusting.....		346.00	
For rent and fuel, \$103.03, received under sub-lease; Internal re- venue, \$24.00.....		127.03	
For legal expenses, \$21.53; 1900 expenses, \$58.29.....		79.82	
For furniture and fixtures.....		37.50	
For advertising, \$10.50; general printing, postage and stationery, \$364.07.....		374.57	
Losses on securities actually sold under cost, interest and dis- count.....		26.01	
All other expenses, directors.....		12.00	
Total miscellaneous expenses.....	\$	7,925.69	
Total disbursements.....		11,567.80	
Balance cash on on hand.....		2,456.04	

LEDGER ASSETS.

Cash deposited in banks.....	\$	2,456.04
Bills receivable, old notes.....		340.53
Agents' debit balances, notes acquired during the year.....		757.05

Total net or ledger assets, per balance on page 1.....	\$	
Unpaid assessments thereon.....	\$	4,427.94
Net amount outstanding premiums.....		
Total assets as per the books of the company.....	\$	
Deduct assets not admitted, and for depreciation:		
Total admitted assets.....		

LIABILITIES.

Accident, in process of adjustment.....	3,500.00
Aggregate of unpaid claims.....	
Due and accrued for salaries, rent, advertising, agency and other expenses.....	
Agents' credit balances.....	
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$

RISKS AND PREMIUMS.

Accident	
In force December 31st, preceding year.....	\$
Written or renewed during the year.....	
Total.....	\$
Deduct expirations and cancellations.....	
Balance.....	\$
Net in force December 31st, 1900.....	\$

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....	\$
Premiums received.....	
Losses paid.....	
Losses incurred.....	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and and affairs of

UNION CASUALTY AND SURETY COMPANY.

Organized under the laws of the State of Missouri, made to the Auditor of State of Iowa, pursuant to the laws of thereof.

President, EDWARD GLUFF.

Secretary, LEGRAND L.

[Incorporated, December 29, 1892. Commenced business, April 18, 1893.]

Principal office, Wainright Building, St. Louis, Mo.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$	250,000.00
Amount of net or ledger assets, December 31st of previous year..		380,688.46
Extended at.....	\$	380,688.46

INCOME DURING YEAR

Accident:

Gross premiums unpaid December 31st, last year.	\$ 66,184.71	
Gross premiums on risks written and renewed during the year	237,169.83	
Total		\$ 303,354.54
Deduct gross premiums in course of collection at this date.....	\$ 45,052.66	
Entire premiums collected during the year	258,301.88	
Deduct reinsurance, abatement, rebate, and return premiums	72,812.42	
Net cash actually received for premiums...		\$ 185,489.46

Health:

Gross premiums unpaid December 31st, last year.	Nil.	
Gross premiums on risks written and renewed during the year.....	\$ 15,247.67	
Total.....		\$ 15,247.67
Deduct gross premiums in course of collection at this date	\$ 6,713.67	
Entire premiums collected during the year	8,534.00	
Deduct reinsurance, abatement, rebate and return premiums	1,646.27	
Net cash actually received for premiums...		\$ 6,887.73

Employers' liability:

Gross premiums unpaid December 31st, last year.	\$ 59,582.84	
Gross premiums on risks written and renewed during the year	50,178.56	
Total		\$ 109,761.40
Deduct gross premiums in course of collection at this date.....	12,104.37	
Entire premiums collected during the year	97,657.03	
Deduct reinsurance, abatement, rebate and return premiums	31,470.66	
Net cash actually received for premiums.		\$ 66,186.37

Plate glass:

Gross premiums unpaid December 31st, last year.	\$ 25,264.20	
Gross premiums on risks written and renewed during the year	117,111.19	
Total		\$ 142,375.39
Deduct gross premiums in course of collection at this date	28,577.25	
Entire premiums collected during the year	113,798.14	
Deduct reinsurance, abatement, rebate and return premiums	21,024.65	
Net cash actually received for premiums....		\$ 92,773.49

Steam boiler:

Gross premiums unpaid December 31st, last year	\$ 4,368.15	
Total.....		\$ 4,368.15
Entire premiums collected during the year.....	\$ 4,368.15	
Net cash actually received for premiums...	\$ 4,368.15	\$ 355,705.20

Interest on collateral loans	6,386.10	
Interest upon other debts due the company.....	9,719.35	
Total interest.....		\$
Profits on securities actually sold during the year, over cost.....	20.00	
Received for assessment on capital, contribution to surplus fund by stock holders	100,000.00	
Income from all other sources.....		\$
Total income actually received during the year, in cash.		\$
Aggregate last balance and income		\$

DISBURSEMENTS DURING YEAR.

Accident:

Gross amount paid for matured claims other than weekly indemnity.....	\$ 23,500.00	
Gross amount paid for weekly or other periodical indemnity.....	67,983.48	
Total	\$ 91,483.48	

Health:

Gross amount paid for weekly or other periodical indemnity.....	\$ 2,463.54	
Total.....	\$ 2,463.54	

Employers' liability:

Gross amount paid for matured claims other than weekly indemnity.....	\$ 85,114.79	
Total.....	\$ 85,114.79	

Plate glass:

Gross amount paid for matured claims other than weekly indemnity.....	\$ 46,849.54	
Total	\$ 46,849.54	

Net paid policyholders

For commission to agents.	\$ 101,438.84	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	18,360.22	
For salaries and all other compensation of officers, \$9,700, and home office employes, \$18,870.28	28,570.28	
For taxes on premiums, \$5,585.06; taxes on property, \$1,332.16; insurance department fees, \$4,088.56; municipal licenses, \$584.09	11,589.87	
For rent.	4,126.82	
For legal expenses.....	1,186.46	
For furniture and fixtures	957.02	
For advertising, \$1,831.95 and general printing and stationery, \$7,057.64	9,846.61	
Losses on securities actually sold under cost.	6,943.25	
All other expenses.....	11,184.50	

Total miscellaneous expenses

Total disbursements.....

Balance

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate, as per Schedule B.	\$ 89,985.00
Cost value of bonds and stocks owned absolutely, as per Schedule E.	250,000.00
Cash in company's office	3,123.65
Cash deposited in banks	38,317.43
Bills receivable	5,757.47
Agents debit balances	46,177.36
Total net or ledger assets, as per balance on page 1.	\$ 433,360.91

OTHER ASSETS.

Interest due and accrued on mortgages	\$ 2,138.95
Interest accrued on bonds and stocks	162.00
Total outstanding interest.	\$ 2,300.95
Market value of bonds and stocks over cost, as per Schedule E.	10,000.00

Gross premiums in course of collection, to-wit:

Accident, premiums, \$45,052.66; unpaid commission thereon, \$10,010.53; net.	\$ 35,042.13
Health, premiums, \$6,713.67; unpaid commission thereon, \$1,341.73; net.	5,371.94
Employers' liability, premiums, \$12,104.37; unpaid commission thereon, \$2,483; net.	9,703.54
Plate glass, premiums, \$28,577.25; unpaid commission thereon, \$6,315.85; net.	22,261.40
Total	\$ 72,379.01

Net amount of outstanding premiums \$ 72,379.01

Total assets, as per the books of the company \$ 518,040.87

Deduct assets not admitted, and for depreciation:

Agents' balance	\$ 35,271.88
Bills receivable	5,757.47
Total	\$ 41,029.35
Total admitted assets	\$ 477,011.52

LIABILITIES.

* Total claims adjusted not paid:

Accident. * All adjusted losses have been paid.
If paid by check, amount has been deducted
from bank balance. If paid by draft loss re-
mains under ———? until draft is paid.

In process of adjustment:

Accident	\$ 6,050.00
Health	525.25
Plate glass	2,395.67
Net amounts of unpaid claim account.	\$ 8,970.92

Registered by company on its own account:

Accident	\$ 5,100.00
Net amounts of unpaid claim account	\$ 5,100.00

Estimated expenses.

Health	\$ 27,500.00	
Net amounts of unpaid claim account	\$ 27,500.00	
Aggregate of unpaid claims.		\$ 4
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Accident premium, \$75,423.58; unearned portion (50 per cent).\$	37,711.79	
Health premium, \$13,579.90; unearned portion (50 per cent) ..	6,789.95	
Plate glass, \$95,080.28; unearned portion (50 per cent) . . .	47,540.14	
Total one year or less.....	\$ 92,041.88	
Total unearned premiums, as computed above (carried out)		\$ 9
Due and accrued for salaries, rent, advertising, agency and other expenses		
Total amount of all liabilities, except capital stock		\$ 13
Joint stock capital actually paid up in cash.....	\$ 250,000.00	
Surplus beyond capital and other liabilities.	92,213.72	
Aggregate amount of all liabilities, including paid up capital stock and net surplus		\$ 47

RISKS AND PREMIUMS.

	Amount at risk.	Pr th
Plate glass:		
In force December 31st, preceding year.....	\$ 1,744,456	\$ 7
Written or renewed during the year	4,405,895	11
Total.....	\$ 6,150,351	\$ 19
Deduct expirations and cancellations.	2,403,495	9
Balance	\$ 3,746,856	\$ 9
Net in force December 31, 1900	\$ 3,746,856	\$ 9
Health:		
Written or renewed during the year	3,245,625	1
Total.....	\$ 3,245,625	\$ 1
Deduct expirations and cancellations	440,075	\$
Balance	\$ 2,805,550	\$ 1
Net in force December 31, 1900.....	\$ 2,805,550	\$ 1
Accident:		
In force December 31st, preceding year.....	\$ 22,332,268	\$ 9
Written or renewed during the year.....	41,769,066	23
Total	\$ 64,101,334	\$ 32
Deduct expirations and cancellations.....	47,023,159	25
Balance.....	\$ 17,078,175	\$ 7
Net in force December 31, 1900	\$ 17,078,175	\$ 7

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 5,105,413.68
Losses paid from organization to date.....	2,685,288.37
Losses incurred during the year.....	225,911.35
Total amount of the company's stock owned by the directors, at par value	247,300.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

Risks written:

Accident	\$ 361,450.00	
Aggregate		\$ 361,450.00
Premiums received:		
Accident	\$ 1,548.70	
Aggregate.....		\$ 1,548.70
Losses paid:		
Accident	\$ 458.44	
Aggregate.....		\$ 458.44
Losses incurred:		
Accident	\$ 458.44	
Aggregate.....		\$ 458.44
Total.....		\$ 216,870.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

UNITED STATES CASUALTY COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAMES W. HINKLEY

Vice-President, PRERY BELMONT.

W. F. MOORE, Second Vice-President and General Manager.

Secretary, EDSON S. LOTT.

Treasurer, HENRY W. POOR.

[Incorporated, May 2, 1895. Commenced business, May 3, 1895.]

.. Home office, 141 Broadway, corner Liberty street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for.....	\$ 300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets, December 31st of previous year. ..	936,314.06
Extended at.....	\$ 936,314.06

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Accident.	Employers' liability.	Steam boiler.	Automatic sprinkler.
Gross premiums unpaid December 31st, last year	\$ 35,921.21	\$ 53,553.32	\$ 7,338.39	\$ 1,628.82

Gross premiums written and renewed during year	500,400.30	467,709.98	48,109.94	27
Total	\$ 536,321.51	\$ 521,263.30	\$ 55,448.33	\$ 27
Deduct gross premiums now in course of collection	23,753.08	46,606.46	5,762.59	1
Entire premiums collected during the year	\$ 512,568.43	\$ 474,656.84	\$ 49,685.74	\$ 27
Deduct reinsurance, abatement, rebate and return premiums	104,820.43	125,573.05	15,275.68	9
Net cash actually received for premiums (carried out)	\$ 407,748.00	\$ 349,083.79	\$ 34,410.06	\$ 18
Interest on bonds and dividends on stocks			30,490.90	\$ 809
Total interest				30
Total income during the year				\$ 840
Sum				\$ 1,776

DISBURSEMENTS DURING YEAR.

As shown by books at home office December 31st,

Accident:

Gross amount paid for claims excepting weekly indemnity	\$ 29,970.00	
Gross amount paid for weekly or other periodical indemnity	106,588.21	
Total	\$ 136,558.21	
Deduct reinsurances, salvages and recoveries on losses previously paid	958.34	
Net paid policy holders	\$ 135,599.87	

Employers' liability:

Gross amount paid for claims excepting weekly indemnity	\$ 152,503.42	
Total	\$ 152,503.42	
Deduct reinsurances, salvages and recoveries on losses previously paid	4,074.43	
Net paid policy holders	\$ 148,428.99	

Steam boilers:

Gross amount paid for claims excepting weekly indemnity	1,036.10	
Total	\$ 1,036.10	
Net paid policy holders	\$ 1,036.10	

Automatic sprinkler:

Gross amount paid for claims excepting weekly indemnity	1,312.59	
Total	\$ 1,312.59	

Deduct reinsurances, salvages and recoveries on losses previously paid	5,021.40	
Net paid policy holders	\$ 3,708.81	\$ 281,356.15
Commissions or brokerage to agents, less received on reinsurance	220,545.53	
Salaries, traveling and all expenses of agents and agencies not on commission account	25,500.78	
Inspections	12,965.96	
Salaries and all other compensation of officers, \$34,357.77; and home office employees, \$44,550.21	78,907.98	
Taxes on premiums, \$9,860.42; taxes on property, \$32.56; insurance department fees and agents' licenses, \$2,828.00; municipal licenses, \$566.00	13,286.98	
Rent	8,902.46	
Legal expenses	5,979.95	
Furniture and fixtures, \$2,360.57; advertising, \$289.50; printing and stationery, \$14,792.79	17,442.86	
Losses on ledger assets actually sold or matured, under book value	612.50	
Other items, viz.: Postage, \$7,428.67; telegrams and telephone, \$2,577.36; fees of directors, \$3,755.00; internal revenue, \$5,401.92; miscellaneous, \$6,487.15; profit and loss (accounts uncollectable), \$139.35	25,789.45	
Total miscellaneous expenses		\$ 409,934.45
Total disbursements		\$ 691,290.60
Balance		1,085,296.33
		\$ 1,776,586.93

LEDGER ASSETS.

per ledger accounts shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unencumbered	5,000.00	
Book value of bonds and stocks	1,000,340.94	
Cash in company's office, \$23,941.79; deposited in banks, \$55,034.51	78,976.30	
Debit balances	979.09	
Total	\$ 1,085,296.33	
Total net or ledger assets, as per balance on page 1		\$ 1,085,296.33

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 6,324.98	
Total outstanding interest		\$ 6,324.98
Not over 3 months due. Unpaid com- Net pre- More than		
ident. \$ 23,732.33 \$ 5,933.09 \$ 17,799.24 \$ 20.75		
Employers' liability 46,354.96 11,586.24 34,768.72 251.50		
Steam boiler 5,727.59 1,431.89 4,295.70 35.00		
Automatic sprinkler 1,716.02 431.52 1,284.50		
Total	\$ 77,530.90	\$ 19,382.74 \$ 58,148.16
Total net not over three months due		\$ 58,148.16
Gross assets		\$ 1,149,769.47

Deduct assets not admitted;

Agents' debit balances, unsecured \$ 979.09

Total \$

Total admitted assets..... \$ 1,

NON-LEDGER LIABILITIES.

	In process of adjustment.	Resisted by Co. on its own account. (Not outlawed.)
Accident	\$ 12,885.00	\$ 1,720.00
Employers' liability	22,235.00	*57,220.00
Steam boiler.....	700.00	
Automatic sprinkler	250.00	3,000.00
Total gross amount of claims.	\$ 36,070.00	\$ 61,940.00
Net amount of unpaid claim account	\$ 36,070.00	\$ 61,940.00

Aggregate of unpaid claims and expenses \$

Gross premiums upon all unexpired risks, running
one year or less from date of policy :

Accident, premiums, \$305,432.21; unearned portion (50 per cent).....	152,716.10
Employers' liability, premium, \$304,223.57; unearned portion (50 per cent)	152,111.77
Steam boiler, premiums, \$20,236.33; unearned portion (50 per cent).	10,118.16
Automatic sprinkler, premium, \$18,560.26; unearned portion (50 per cent).....	9,280.13

Total one year or less..... \$ 324,226.16

Gross premiums upon all unexpired risks, running
more than one year from date of policy :

Employers' liability, premiums, \$15,808.81; unearned premium, pro rata	8,379.75
Steam boiler, premiums, \$33,422.78; unearned premium, pro rata	19,510.61

Total more than one year..... \$ 27,890.36

Total unearned premiums as computed above.. \$ 352,116.52

For reinsurance..... \$ 1,654.40

All other liabilities, viz.: Contingency fund, \$27,009.46; all other indebtedness, \$5,000.00..... 32,009.46

Total amount of all liabilities..... \$ 48

Joint stock capital actually paid up in cash..... \$ 300,000.00

Surplus beyond capital and other liabilities 365,000.00

Total..... \$ 1,1

RISKS AND PREMIUMS.

	Amount at risks.	Pre the
Accident:		
In force December 31st, preceding year.....	\$ 156,198,700	\$ 27
Written or renewed during the year.....	439,127,370	50
Total	\$ 595,326,070	\$ 77

*Resisted for assured.

IOWA INSURANCE REPORT.

479

expirations and cancellations.....	422,726.170	469,371.24
balance.....	\$ 172,599,900	\$ 305,432.12
net in force December 31, 1900.....	\$ 172,599,900	\$ 305,432.21
Fire Insurance Company's liability:		
net in force December 31, preceding year.....	\$ 52,240,000	\$ 298,465.46
or renewed during the year.....	76,685,000	467,709.98
total.....	128,925,000	766,175.44
expirations and cancellations.....	67,875,000	444,718.33
balance.....	\$ 61,050,000	\$ 321,457.11
reinsured policies.....	175,000	1,424.73
net amount in force December 31, 1900.....	\$ 60,875,000	\$ 320,032.38
Life Insurance Company's liability:		
net in force December 31, preceding year.....	\$ 78,480	\$ 690.25
total.....	\$ 78,480	\$ 690.25
expirations and cancellations.....	78,480	690.25
balance.....	\$	\$
Accident Insurance Company's liability:		
net in force December 31, preceding year.....	\$ 10,302,500	\$ 43,423.53
or renewed during the year.....	11,794,500	48,109.94
total.....	\$ 22,097,000	\$ 91,533.47
expirations and cancellations.....	10,267,500	37,874.36
balance.....	\$ 11,829,500	\$ 53,659.11
net in force December 31, 1900.....	\$ 11,829,500	\$ 53,659.11
Electric sprinkler:		
net in force December 31, preceding year.....	\$ 1,879,500	\$ 21,949.41
or renewed during the year.....	2,379,515	27,711.14
total.....	\$ 4,259,015	\$ 49,660.55
expirations and cancellations.....	2,628,900	31,100.29
balance.....	\$ 1,576,115	\$ 18,560.26
net in force December 31, 1900.....	\$ 1,576,115	\$ 18,560.26
net amount of risks in force December 31, 1900 (all departments of the company), \$246,880,515; premiums thereon.....	697,683.96	
GENERAL INTERROGATORIES		
Amount of business done during the year.....	\$ 229,191.27	
Amount of the company's stock owned by the directors at par value.....	153,900.00	
Assets deposited in various states and countries, which, under the laws thereof, are held exclusively for the protection of the policy holders of such states and countries. (See Schedule D.) Virginia.....	16,500.00	
Has the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.	
Do any officer, director, or corporation receive a commission or royalty on the business done by this company?.....	No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premium received.	Losses paid.	Losses incurred.
Accident	\$ 786,700	\$ 1,190.52	\$ 5,653.35	\$ 661.71
Employers' liability	100,000	1,603.60	825.65	439.80
Automatic sprinkler	7,000	88.55	.....	.....
Aggregate.....	\$ 893,700	\$ 2,882.67	\$ 6,479.00	\$ 1,101.67

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and

THE UNITED STATES FIDELITY AND GUARANTY CO.

Organized under the laws of the State of Maryland, made to the Auditor of
State of Iowa, pursuant to the laws thereof.

President, JOHN R. BLAND.

First Vice-President, J. KEMP E.

Secretary, GEO. R. CALLIS.

Second Vice-President, EDW. J. PENN.

[Incorporated, March 19, 1896.

Commenced business, August

Home Office, 20 South Calvert street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 1,500,000.00
Amount of net ledger assets, December 31st of previous year...	1,992,277.92
Less collateral deposits account surety bonds erroneously entered on last statement as account should have been deducted as ledger liability.....	36,691.47
Extended at ..	\$

INCOME DURING YEAR.

	Burglary.	Fidelity and surety.
Gross premiums unpaid December 31st, last year	\$	171,608.71
Gross premiums on risks written and renewed during the year.....	\$ 23,376.77	961,084.96
Total	\$ 23,376.77	\$ 1,132,693.67
Deduct gross premiums in course of collection at this date	12,316.17	203,628.65
Entire premiums collected during the year.....	11,060.60	929,065.02
Deduct re-insurance, abatement, rebate, and return premiums.....	1,473.49	161,843.21
Net cash actually received for premiums...	\$ 9,587.11	\$ 767,221.81
Interest on loans on mortgages.....	\$	15.00
Interest on collateral loans.....		25,675.79
Interest and dividends on stocks and bonds.....		30,638.64
Interest upon other debts due the company.....		14,622.01
Rents		4,306.34
Total interest.....		\$

urities actually sold during the year, over cost.....	8,622.32	
all other sources, viz.: Subscription department		
.....\$	21,921.88	30,544.20
Income actually received during the year, in cash....	\$	869,451.09
ate last balance and income.....	\$	2,825,037.54

DISBURSEMENTS DURING YEAR.

	Burglary.	Fidelity and surety.	
t paid for matured claims other than			
edemnity.....\$	25.00	\$	210,259.97
ges and reinsurance.....			21,844.88
.....\$	25.00	\$	188,415.09
id policy-holders.....			\$ 188,440.09
ers for interest or dividends, (5 per cent).....\$			75,000.00
ion to agents.....			177,459.09
traveling and all expenses of agents and agencies			
mission account.....			93,472.64
examiner's fees and salaries.....			6,612.81
and all other compensation of officers, \$20,919.88;			
office employees, \$47,326.94.....			68,246.82
premiums, \$12,995.42; taxes on property, \$1,666.36;			
department fees and agents' licenses, \$11,931.32;			
nchise, \$19,805.63; municipal licenses, \$1,233.52....			47,632.25
.....			10,372.78
enses, \$18,709.37; real estate expenses, \$3,151.88..			21,861.25
and fixtures.....			4,656.52
ng, \$19,614.50; and general printing and stationery,			
.....			44,582.09
. Tel. \$25,442.70; expressage. \$3,061.96.....			28,504.66
enses, traveling expenses, \$6,409.97; incidentals,			
.....			21,480.09
miscellaneous expenses.....			\$ 595,224.48
disbursements.....			\$ 783,664.57
e.....			\$ 2,041,372.97

ASSETS

r accounts:	
real estate unencumbered.....\$	138,467.04
rtgage (first liens) on real estate, as per Schedule B.	300.00
d by pledge of bonds, stocks, or other marketable	
s, as per Schedule C.....	7,907.89
of bonds and stocks owned absolutely, as per	
E.....	850,918.11
any's office	9,030.96
ed in banks	257,709.56
ms, viz.: Mortgage and other collateral taken	
salvage.....	51,659.39
gs department guaranteed attorneys.....	24,673.32
.....\$	2,123,547.38
deposited for security of risks written.....	82,174.41
et or ledger assets, as per balance on page 1	\$ 2,041,372.97

OTHER ASSETS.

Interest due on mortgages.....	\$ 15.00
Interest due on bonds and stocks.....	10,620.96
Interest due on collateral loans.....	5,672.21
Interest due on other assets.....	137.19

Total outstanding interest..... \$

Market value of bonds and stocks over cost, as per Schedule E.

Gross premiums in course of collection, to wit:

	Premiums.	Unpaid com- mission thereon.	Net.
Burglary	\$ 12,316.17	\$ 2,463.23	\$ 9,852.94
Fidelity	203,628.65	40,725.73	162,902.92

Total

Net amount of outstanding premiums..... \$

Total assets, as per the books of the company..... \$

LIABILITIES.

Fidelity and surety:

In process of adjustment.....	\$ 11,722.94
Known or reported; proofs not filed.....	8,397.54
Resisted by company on its own account.....	10,150.86

Aggregate of unpaid claims..... \$

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Burglary, \$21,864.45; unearned portion (50 per cent).....	\$ 10,932.23
Fidelity, \$900,852.73; unearned portion (50 per cent).....	450,426.37

Total one year or less. \$

Total unearned premiums, as computed above (carried out) \$

Total amount of all liabilities, except capital stock..... \$

Joint stock capital actually paid up in cash.....

Surplus beyond capital and other liabilities.....

Aggregate amount of all liabilities, including paid up capital stock and net surplus..... \$

RISKS AND PREMIUMS.

Fidelity and surety:

	Amount at risk	P
In force December 31, preceding year.....	\$ 180,136,543.67	\$
Written or renewed during the year.....	232,374,942.31	\$

Total..... \$ 412,511,476.98 \$

Deduct expirations and cancellations..... \$ 158,552,268.34 \$

Net in force December 31, 1900..... \$ 253,959,208.64 \$

Employers' liability:

	Amount at risk.	P
Written or renewed during the year.....	\$ 2,591,597.96	\$
Deduct expirations and cancellations.....	197,950.00	\$

Balance

Deduct re-insured policies..... \$ 2,393,647.96 \$

Net in force December 31, 1900..... \$ 2,388,647.96 \$

GENERAL INTERROGATORIES.

Amount of premiums received from the organization of the company to	
.....	\$ 1,963,813.27
and from organization to date.....	279,945.73
Amount of cash dividends declared since the company commenced	
business.....	75,000.00
Accrued during the year.....	\$ 218,711.43
Amount of the company's stock owned by the directors, at par value.....	303,100.00
Deposited in various states and countries, which, under the laws thereof	
exclusively for the protection of the policy-holders of such states and	
countries: (See Schedule D.).....	130,705.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

Amount of surety:	
Written.....	\$ 2,868,110.12
Amounts received.....	13,919.17
Paid.....	6,333.89
Incurred.....	6,333.89

ANNUAL STATEMENT

year ending December 31, 1900, of the condition and affairs of the
EASTERN MUTUAL HAIL AND CYCLONE COMPANY.

under the laws of the State of Minnesota, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

ALBERT BARCK.

Vice-President, A. H. OSBORN.

Secretary, L. E. COSS.

Incorporated, January 25, 1899. Commenced business February 21, 1899.

Office, Luverne, Minn.

CAPITAL STOCK.

Net assets December 31st of previous year\$ 926.67

INCOME DURING YEAR.

Received from 1900 assessment	\$ 6,417.47
Received from notes taken during year	45.50
Received from 1899 assessment	176.70
Received from notes of 1899.....	87.00
Received from bills payable, \$300; other sources, \$2.85.....	302.85
Amount from all other sources, viz: Cash on hand from previous	
year.....	130.53

Cash actually had during the year	\$ 7,160.05
---	-------------

DISBURSEMENTS DURING YEAR.

	Hail.	
Amount paid for matured claims	\$ 2,175.94	
Amount paid policy-holders.....		\$ 2,175.94
Commission to agents.....	1,359.22	
Expenses, traveling and all expenses of agents and agencies		
commission account	505.36	
Salaries, \$53.37; for adjusting losses, \$481.16.....	534.53	
Salaries of officers, \$600; and home office employees, \$493.75;	1,093.75	

Postage, \$230.95; insurance department fees and agents' licenses, \$152.00.....	382.95	
For rent two years	150.00	
For legal expenses, \$18.97; collection expenses, \$162.10.....	181.07	
For fuel	39.10	
For advertising, \$11; and general printing and stationery, \$292.60	303.60	
Agents for collecting	110.58	
All other expenses: Bills receivable, \$126.06; interest, \$124.22; other disbursements, \$52.11	302.39	
Total miscellaneous expenses		\$ 4.
Total disbursements		\$ 7.
Cash balance.....		\$

LEDGER ASSETS.

Cash in bank		\$	
Balance old accounts on hand at end of year	\$ 538.46		
All other items, viz.: Notes unpaid acquired during year.....	504.50		
Unpaid 1900 assessment.....	\$ 2,269.35		
Uncollectable, \$254.93; loss by compromise, \$6.40.	261.33	2,008.02	
Total			\$ 3.
Total assets, as per balance on page 1.....			\$ 3.

LIABILITIES DEC. 31, 1900.

Unpaid salaries.....	\$ 600.00	
Bills payable.....	300.00	
Claims in dispute, about.....	500.00	
Total liabilities.....		\$ 1.
Excess of assets over liabilities.....		\$ 1.

RISKS AND PREMIUMS.

In force December 31, preceding year.....	\$ 168.	
Written or renewed during the year.....	213.	
Total.....	\$ 381.	
Deduct expirations and cancellations.....	151.	
Balance.....		\$ 230.
Net in force December 31, 1900.....		\$ 230.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Risks written.....	\$ 19.	
Premiums received.....		
Losses paid		
Losses incurred.....		

TABLE No. 2.

Showing business transactions in Iowa by all Companies doing other than Life Insurance business in the State in 1900.

NAME OF COMPANY.	LOCATION.	Date of organiza- tion.	AMOUNT OF RISKS WRITTEN.	PREMIUM RECEIVED.	LOSSES PAID.	LOSSES INCURRED.	Per cent of losses paid to premiums received.
<i>Iowa Companies.</i>							
American Mutual	Des Moines, Iowa.	1897	\$ 1,321,096.00	\$ 50,141.83	\$ 4,673.79	\$ 4,423.79	.093
Anchor Mutual Fire	Des Moines, Iowa.	1899	4,299,121.36	168,219.99	36,427.83	33,731.39	.215
Atlas Mutual	Des Moines, Iowa.	1892	2,448,082.21	43,346.50	10,627.32	10,627.28	.245
Century	Des Moines, Iowa.	1900	431,601.65	19,295.31	400.97	400.97	.02
Capital	Des Moines, Iowa.	1884	7,439,733.00	164,182.70	54,284.46	62,095.50	.384
Dairy Mutual	Lisbon, Iowa.	1896	544,085.00	17,424.95	8,051.21	5,633.76	.462
Des Moines	Des Moines, Iowa.	1881	11,543,290.00	391,048.19	120,333.88	112,368.47	.399
Dubuque Fire and Marine	Dubuque, Iowa.	1883	3,976,735.00	62,449.00	21,797.00	23,394.00	.349
Farmers	Cedar Rapids, Iowa.	1860	13,372,599.00	288,279.14	116,836.24	112,156.16	.405
Fidelity	Des Moines, Iowa.	1893	4,097,820.00	84,735.20	41,260.32	29,227.28	.485
Hawkeye	Des Moines, Iowa.	1865	14,148,026.00	395,092.99	195,397.10	195,385.54	.344
Iowa Home	Dubuque, Iowa.	1899	1,243,600.00	15,568.61	3,642.63	3,642.63	.234
Iowa Merchants Mutual	Sioux City, Iowa.	1893	599,664.00	21,587.00	8,418.00	4,307.00	.389
Iowa State Mutual	Keokuk, Iowa.	1855	7,959,973.13	248,236.79	86,286.59	82,297.15	.347
Merchants and Bankers Mutual	Des Moines, Iowa.	1885	1,749,074.29	51,944.21	13,915.86	16,556.31	.267
Mill Owners Mutual Fire	Des Moines, Iowa.	1899	952,950.00	43,972.25	9,920.88	10,920.88	.021
State	Des Moines, Iowa.	1865	6,712,728.00	159,734.56	69,292.11	66,811.33	.434
Security	Davenport, Iowa.	1883	2,965,822.00	49,965.39	23,342.14	23,634.66	.467
Total of Iowa companies and average per cent			\$86,548,005.66	\$2,095,697.71	\$ 795,922.33	\$ 795,573.10	.35

TABLE No. 2—CONTINUED.

NAME OF COMPANY.	LOCATION.	Date of organiza- tion.	AMOUNT OF RISKS WRITTEN.	PREMIUM RECEIVED.	LOSSES PAID.	LOSSES INCURRED.	Per cent of losses paid to policyholders.
<i>Other than Iowa Companies.</i>							
Ætna.	Hartford, Conn.	1819	\$ 5,699,627.00	\$ 76,763.89	\$ 49,577.76	\$ 55,388.34	.672
Aachen and Munich Fire—United States Branch	Chicago, Ill.	1825	645,504.00	9,027.59	6,107.15	4,344.63	.676
Agricultural, Watertown.	Watertown, N. Y.	1825	921,300.00	11,051.00	4,383.00	2,676.00	.406
American.	Boston, Mass.	1818	255,908.00	3,361.58	3,822.92	1,947.92	1.137
American.	Newark, N. J.	1846	4,443,399.00	40,473.64	14,741.11	16,443.53	.394
American Central	St. Louis, Mo.	1853	1,189,633.00	15,039.78	2,948.28	5,276.60	.204
American Fire.	Philadelphia, Pa.	1810	1,989,070.00	20,176.43	8,719.49	9,188.22	.432
American Fire.	New York, N. Y.	1857	806,014.39	5,747.50	3,160.49	3,160.49	.549
Atlas Assurance—United States Branch.	Chicago, Ill.	1868	879,657.00	9,903.55	5,899.90	3,992.85	.595
Balaise Fire—United States Branch.	New York, N. Y.	1863	388,335.00	5,938.17	70.69	70.69	.011
British American Assurance.	Toronto, Canada	1833	984,949.00	14,066.75	8,221.52	8,221.52	.584
Buffalo Commercial	Buffalo, N. Y.	1826	159,995.00	1,746.48	149.37	149.37	.085
Buffalo German	Buffalo, N. Y.	1867	867,100.00	9,520.19	8,031.81	5,581.81	.813
Caledonian—United States Branch	New York, N. Y.	1805	2,727,937.00	40,451.62	19,586.64	18,091.12	.444
Citizens	New York, N. Y.	1838	195,470.00	2,601.27	207.98	207.98	.078
Citizens	Pittsburg, Pa.	1849	466,489.99	5,884.69	6,617.97	6,343.45	1.124
Colonial Assurance.	New York, N. Y.	1826	101,000.00	1,072.89	5,662.94	1,081.81	5.281
Commercial Union—United States Branch.	New York, N. Y.	1861	2,158,593.00	20,091.02	16,370.48	14,781.17	.57
Concordia Fire.	Milwaukee, Wis.	1870	4,595,506.00	58,160.83	25,833.57	17,992.35	.444
Connecticut Fire.	Hartford, Conn.	1850	4,034,173.00	50,422.20	21,627.46	18,107.42	.428
Continental	New York, N. Y.	1852	14,773,295.00	182,770.64	93,482.93	92,205.88	.572
Delaware.	Philadelphia, Pa.	1835	1,070,105.00	14,280.41	5,063.71	5,452.46	.354
Detroit Fire and Marine.	Detroit, Mich.	1826	439,965.00	5,267.33	5,712.40	4,704.65	1.084
Eagle Fire	New York, N. Y.	1866	558,865.00	6,057.79	3,473.41	966.55	.573
Erle Fire.	Buffalo, N. Y.	1874	246,765.00	2,407.70	2,146.34	1,973.65	.891

German Fire	Pittsburg, Pa.	1862	271,301.00	3,555.10	1,261.01	1,394.57	5.041
Germania Fire	New York, N. Y.	1859	2,466,809.00	20,813.53	18,789.74	19,282.63	699
German Alliance	New York, N. Y.	1869	424,127.00	5,957.72	536.72	536.72	902
German American	New York, N. Y.	1872	4,143,175.51	57,060.97	16,514.18	20,377.18	202
Girard Fire and Marine	Philadelphia, Pa.	1853	15,000.26	51,000.26	5,857.60	7,616.04	348
Glens Falls	Glens Falls, N. Y.	1849	2,187,800.00	21,851.30	5,741.24	5,666.24	262
Greenwich	New York, N. Y.	1834	1,831,044.00	19,303.64	8,862.85	8,528.35	473
Hamburg-Bremen Fire—United States Branch	New York, N. Y.	1854	2,070,000.00	11,738.81	4,881.81	5,771.81	415
Hanover Fire	New York, N. Y.	1854	2,070,000.00	39,638.42	16,334.64	20,795.03	499
Hartford Fire	Hartford, Conn.	1810	8,692,132.00	121,850.55	56,621.44	58,601.83	464
Helvetia Swiss Fire—United States Branch	New York, N. Y.	1861	500,000.00	7,199.07	5,521.47	5,582.26	766
Home	New York, N. Y.	1853	8,743,456.00	92,061.21	31,786.89	38,480.98	345
Imperial Fire—United States Branch	New York, N. Y.	1803	792,665.00	11,027.02	6,255.94	558	528
Insurance Company of North America	Philadelphia, Pa.	1790	4,070,340.00	66,086.13	19,183.19	20,338.48	29
International	New York, N. Y.	1803	53,363.00	63,802.44	2,361.91	1,186.04	2,434
Lancashire—United States Branch	Chicago, Ill.	1852	5,694,022.00	13,989.27	29,783.76	33,037.11	47
Law, Union and Crown Fire and Life—U. S. Branch	New York, N. Y.	1845	251,752.00	3,539.20	2,035.23	2,524.84	575
Lion—United States Branch	Hartford, Conn.	1870	175,135.00	2,866.08	1,470.46	1,482.46	547
Liverpool and London and Globe—United States Branch	New York, N. Y.	1876	3,604,605.00	46,116.42	19,863.26	21,022.26	43
Liverpool and London and Globe	New York, N. Y.	1866	3,704,782.00	828.73	554.70	554.70	67
London Assurance Corporation	New York, N. Y.	1720	1,031,366.00	13,989.27	6,124.53	4,501.53	437
London and Lancashire Fire—United States Branch	New York, N. Y.	1861	1,154,009.00	15,595.23	13,546.14	15,621.85	873
Lumbermans	Philadelphia, Pa.	1873	458,579.62	5,255.40	946.64	3,356.63	17
Magdeburg Fire—United States Branch	New York, N. Y.	1844	658,366.00	7,775.62	4,179.27	4,179.27	53
Manhattan Assurance—United States Branch	Chicago, Ill.	1844	1,187,744.60	18,674.12	4,079.19	6,900.47	218
Manhattan Fire	New York, N. Y.	1869	653,752.00	10,933.09	6,001.42	6,394.37	604
Mechanics	Philadelphia, Pa.	1854	508,465.01	6,138.14	3,300.65	2,917.29	553
Mercantile Fire and Marine	Boston, Mass.	1823	201,010.00	3,181.18	2,010.23	2,431.08	722
Merchants	Newark, N. J.	1858	1,262,603.00	12,268.52	9,889.09	9,239.55	839
Michigan Fire and Marine	Providence, R. I.	1881	273,415.00	3,534.71	2,451.12	2,451.12	693
Milwaukee Fire	Detroit, Mich.	1869	727,275.00	9,040.60	1,838.63	3,405.02	203
Milwaukee Mechanics	Milwaukee, Wis.	1852	1,804,570.00	20,550.30	9,571.51	10,570.70	327
National Assurance—United States Branch	Hartford, Conn.	1838	931,067.00	12,010.35	9,881.78	9,881.78	765
National Fire	Hartford, Conn.	1869	6,776,526.00	68,454.90	40,862.85	46,138.24	595
National Standard	New York, N. Y.	1860	213,750.00	2,354.84	645.39	645.39	274

TABLE No. 2—CONTINUED.

NAME OF COMPANY	LOCATION	Date of organiza- tion.	AMOUNT OF RISKS WRITTEN.	PREMIUM RECEIVED.	LOSSES PAID.	LOSSES INCURRED.	Per cent of losses received. paid to premiums
Newark Fire	Newark, N. J.	1810	362,194.00	4,372.46	1,708.25	1,010.17	.39
New Hampshire Fire	Manchester, N. H.	1869	2,122,219.90	30,669.69	15,397.44	9,970.55	.501
Netherlands Fire—United States Branch	New York, N. Y.	1845	267,616.00	4,559.07	1,119.73	1,119.73	.245
Niagara Fire	New York, N. Y.	1850	2,558,482.00	39,922.22	22,516.38	19,744.51	.564
Northern Assurance—United States Branch	New York, N. Y.	1836	1,434,588.00	20,324.24	11,703.73	11,706.56	.575
North British and Mercantile—United States Branch	New York, N. Y.	1809	3,561,124.00	48,018.34	29,973.97	32,992.76	.624
North German Fire—United States Branch	Chicago, Ill.	1868	457,099.00	5,795.59	6,765.25	6,768.25	1.17
Norwalk Fire	Norwalk, Conn.	1869	6,375,074.00	72,435.64	29,752.22	28,563.49	.431
Northwestern National	Milwaukee, Wis.	1797	3,208,581.00	34,328.56	10,525.26	10,822.76	.306
Norwich Union—United States Branch	New York, N. Y.	1867	994,772.00	13,590.00	153.84	156.23	.001
Orient	New York, N. Y.	1851	1,059,610.00	13,919.43	9,703.73	6,664.33	.697
Pacific Fire	New York, N. Y.	1869	55,800.00	732.75	14.48	14.48	.002
Palatine—United States Branch	New York, N. Y.	1855	2,291,291.00	28,648.00	12,144.00	12,132.00	.439
Pelican	Philadelphia, Pa.	1853	4,951,204.00	69,397.35	22,858.30	23,437.19	.399
Pennsylvania Fire	Brooklyn, N. Y.	1854	4,379,021.00	56,522.25	24,534.95	27,773.29	.448
Phoenix	Hartford, Conn.	1782	1,739,240.22	15,503.38	6,178.54	3,005.00	.398
Phoenix Assurance—United States Branch	New York, N. Y.	1799	1,390,606.00	15,373.34	15,099.41	15,319.18	.994
Prudential	Providence, R. I.	1845	1,188,503.00	11,818.11	7,693.82	7,224.75	.651
Prussian National—United States Branch	Chicago, Ill.	1845	1,420,312.00	19,155.94	12,310.00	9,290.45	.669
Queen Insurance Company of America	New York, N. Y.	1801	469,271.00	6,060.63	2,526.43	2,086.43	.364
Reading Fire	Reading, Pa.	1867	998,678.00	10,648.05	5,158.11	5,110.61	.484
Reliance	Philadelphia, Pa.	1841	724,998.00	9,805.91	8,766.17	8,475.04	.896
Rochester German	Rochester, N. Y.	1872	2,557,495.64	27,233.99	7,844.69	8,397.24	.293
Royal	New York, N. Y.	1845					
Royal—United States Branch	New York, N. Y.	1845					

Trans-Atlantic Fire—United States Branch.....	1895	989,419.00	15,121.27	4,547.64	4,388.16	301
Union Assurance Society—United States Branch.....	1895	362,274.00	4,877.00	8,162.00	7,563.81	1,757
United Fire.....	1894	623,115.00	5,951.22	2,888.85	2,406.33	485
United States Fire.....	1894	1,108,267.00	15,541.13	4,080.18	5,215.87	262
Western Assurance.....	1899	239,608.00	3,319.43	2,046.57	2,046.57	616
Williamsburg City.....	1894	416,414.00	4,881.39	973.84	2,299.81	201
Victoria Fire.....	1896	93,500.00	1,200.97	17.93	17.93	014
Western Fire.....	1890	3,018,137.00	32,216.25	12,351.22	7,030.55	387
Western Underwriters Association Incorporation.....	1891	1,638,820.00	20,262.46	20,816.70	16,140.00	935
Williamsburg City.....	1898	1,096,115.00	16,037.55	8,858.18	7,825.77	556
Non Iowa companies—total and average per cent.....	1893	7,767,036.00	9,513.55	8,969.79	7,606.21	103
Aggregate and average per cent of fire companies.....	.....	\$13,904,012.16	\$2,647,745.28	\$1,262,007.72	\$1,243,660.37	488
Companies other than Fire.....	.....	\$300,450,017.82	\$4,743,352.99	\$1,087,929.95	\$1,049,233.47	427
Atna Indemnity.....	1897	\$ 32,600.00	98.00	2,891.42	2,891.42	.....
Alliance Hail and Cyclone Mutual.....	1899	245,728.00	5,080.46	23.50	73.50	003
American Bonding and Trust Company.....	1894	1,395,650.25	6,686.61	25,633.15	4,533.15	4,914
American Surety.....	1894	1,704,763.00	5,195.06	3,857.05	4,621.58	349
Bankers Mutual Casualty.....	1896	7,765,900.00	11,040.46	.....	.....	.....
City Trust Safe Deposit and Surety Company.....	1896	207,750.00	551.19	4,585.02	4,585.02	544
Continental Casualty Company—United States Branch.....	1897	177,025.00	8,311.39	4,838.35	3,878.35	543
Employers Liability Assurance Corporation.....	1896	2,001,082.00	8,897.70	1,346.12	904.43	527
Fidelity and Deposit Company.....	1890	5,220,250.00	25,514.55	.....	.....	.....
Guarantee Company of North America.....	1891	268,000.00	8,855.69	.....	.....	.....
Hartford Steam Boiler Inspection and Insurance Co.....	1866	1,949,703.00	14,765.20	8,379.74	8,142.31	567
Lawyers Surety Company.....	1892	3,500.00	10.00	.....	.....	.....
Lloyds Plate Glass.....	1882	239,400.97	5,484.86	2,457.91	2,568.60	448
London Guarantee and Accident—United States Branch.....	1899	2,499,750.00	19,329.04	4,720.84	4,720.84	484
Maryland Casualty.....	1898	1,318,100.00	6,117.25	335.70	535.70	087
Metropolitan Plate Glass.....	1872	152,343.61	2,985.31	1,742.89	1,034.24	584
Minnesota Farmers Hail.....	1891	534,887.20	8,872.20	4,092.03	4,092.03	563
National Surety.....	1897	404,090.00	1,708.58	406.08	406.08	237
New Amsterdam Casualty.....	1898	141,200.00	1,219.53	71.53	71.53	057
New Jersey Plate Glass.....	1868	186,222.07	3,636.24	1,848.38	1,848.38	569
New York Plate Glass.....	1891	162,551.15	3,274.95	1,151.88	1,227.45	351
Ocean Accident and Guarantee Company—U. S. Branch.....	1895	266,650.00	2,685.19	4.00	504.00	005

TABLE No. 2—CONTINUED.

NAME OF COMPANY.	LOCATION.	Date of organiza- tion.	AMOUNT OF RISKS WRITTEN.	PREMIUM RECEIVED.	LOSSES PAID	LOSSES INCURRED.	Per cent of losses paid to premium received.
Preferred Accident.....	New York, N. Y.....	1893	1,871,000.00	4,845.25	3,534.49	3,646.99	.729
Standard Life and Accident.....	Detroit, Mich.....	1884	2,156,560.00	21,514.21	13,063.52	13,063.52	.607
State Mutual Hall.....	Winnepago City, Minn.....	1897	291,975.00	5,775.18	2,891.16	3,081.16	.50
Union Casualty and Surety Company.....	St. Louis, Mo.....	1892	361,450.00	1,538.70	458.44	458.44	.295
United States Casualty Company.....	New York, N. Y.....	1895	893,700.00	2,882.67	6,479.00	1,101.67	2.228
United States Fidelity and Guarantee Company.....	Baltimore, Md.....	1896	2,868,110.12	13,919.47	6,333.89	6,333.89	.454
Western Mutual Hall and Cyclone Insurance Company.....	Lu Verne, Minn.....	1899	19,504.50	488.04	613.50	613.50	1.466
Total companies other than fire and Av. per cent.	.....	.....	\$28,404,304.87	\$ 193,242.71	\$ 102,710.16	\$ 76,688.35	.531
Grand total and average per cent.....	.....	.....	\$314,976,913.69	\$4,823,900.77	\$2,086,133.65	\$2,019,524.15	.431



An exhibit of the condition and business of Insurance

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER	
	Paid up capital stock.	Total gross assets.
IOWA COMPANIES.		
American Mutual Fire, Des Moines.....	Mutual	\$ 54,704.65
Anchor Mutual, Des Moines.....	Mutual	132,026.18
Atlas Mutual, Des Moines.....	Mutual	81,602.24
Capital, Des Moines.....	25,000	178,912.83
Century, Des Moines.....	25,000	39,884.69
Dairy Mutual, Lisbon.....	Mutual	30,243.69
Des Moines, Des Moines.....	25,000	438,995.68
Dubuque Fire and Marine, Dubuque.....	100,000	421,621.68
Farmers, Cedar Rapids.....	100,000	585,272.11
Fidelity, Des Moines.....	25,000	90,360.87
Hawkeye, Des Moines.....	25,000	666,001.56
Iowa Home, Dubuque.....	25,000	39,120.84
Iowa Merchants Mutual, Sioux City.....	Mutual	29,582.25
Iowa State, Keokuk.....	Mutual	548,867.77
Merchants and Bankers Mutual, Des Moines.....	Mutual	45,213.49
Mill Owners Mutual, Des Moines.....	Mutual	100,108.43
Security, Davenport.....	100,000	205,925.44
State, Des Moines.....	100,000	328,799.97
Total Iowa companies.....	\$ 550,000	\$ 4,017,243.77
OTHER THAN IOWA COMPANIES.		
Aetna, Hartford, Conn.....	4,000,000	13,357,293.72
Aachen and Munich—U.S. branch, Chicago, Ill.....	None in U.S.	916,699.98
Agricultural, Watertown, N. Y.....	500,000	2,218,536.35
American, Boston, Mass.....	300,000	607,833.03
American, Newark, N. J.....	600,000	3,658,188.10
American Central, St. Louis, Mo.....	600,000	1,999,266.08
American Fire, Philadelphia, Pa.....	500,000	2,477,069.00
American Fire, New York, N. Y.....	400,000	1,423,971.64
Atlas Assurance—U.S. branch, Chicago, Ill.....	None in U.S.	1,021,622.64
Balaise Fire—U.S. branch, New York, N. Y.....	None in U.S.	818,721.25
British America Assurance Co. Toronto, Canada.....	None in U.S.	1,256,308.10
Buffalo Commercial Ins. Co., Buffalo, N. Y.....	200,000	344,102.94
Buffalo German, Buffalo, N. Y.....	200,000	2,018,353.08
Caledonian—U.S. branch, New York, N. Y.....	None in U.S.	1,850,857.78
Citizens, New York, N. Y.....	300,000	768,563.69
Citizens, Pittsburg, Pa.....	500,000	814,047.96
Colonial, New York, N. Y.....	200,000	531,273.17
Commercial Union—U.S. branch, New York, N. Y.....	None in U.S.	3,786,437.33
Concordia Fire, Milwaukee, Wis.....	200,000	928,492.04
Connecticut Fire, Hartford, Conn.....	1,000,000	4,081,895.13
Continental, New York, N. Y.....	1,000,000	10,638,271.47
Delaware, Philadelphia, Pa.....	702,875	1,508,215.15
Detroit Fire and Marine, Detroit, Mich.....	500,000	1,345,361.44
Eagle Fire, New York, N. Y.....	300,000	1,350,434.50
Erie Fire, Buffalo, N. Y.....	200,000	577,512.05

Life, operating in Iowa, during the year 1900.

BUSINESS TRANSACTED DURING THE YEAR 1900.

Total cash income	Total cash expenditures.	Amount of risks written and renewed during the year	Premiums received.	Losses paid.
\$ 28,502.23 98,575.58 42,929.90 127,732.40 33,395.57 24,834.42 214,425.22 92,440.95 288,437.74 66,886.71 288,661.44 15,012.99 16,012.47 248,002.82 14,296.33 67,755.45 55,914.17 154,805.51	\$ 29,722.19 98,142.46 35,471.87 120,598.46 8,617.60 19,693.12 210,080.12 78,042.72 251,863.50 77,183.84 259,022.76 10,706.01 15,207.05 190,718.14 16,326.99 37,033.89 53,940.58 125,986.62	\$ 13,210.96 4,429,121.38 2,448,082.21 7,439,733.00 431,601.65 1,037,899.00 11,543,290.30 5,542,253.00 13,372,509.00 4,987,820.00 14,148,026.00 1,156,780.00 599,664.00 9,733,988.46 1,749,074.29 581,250.00 2,985,822.00 6,712,728.00	\$ 50,141.83 168,219.99 43,346.50 164,182.70 19,205.31 28,024.77 301,048.19 83,568.03 288,279.14 84,735.20 305,692.09 15,508.61 21,587.73 321,293.42 51,944.21 22,359.35 49,905.39 159,734.60	\$ 4,637.68 36,852.83 9,043.62 54,284.46 400.97 15,049.00 101,624.52 31,013.47 110,145.09 33,249.99 105,397.10 3,642.63 8,418.91 90,405.36 6,585.98 19,927.45 16,834.18 57,704.13
\$ 1,878,621.90 4,762,208.66 576,579.12 1,025,088.38 241,840.22 1,195,652.13 948,317.60 1,433,708.98 999,069.56 905,272.80 404,378.83 1,332,812.35 153,871.05 463,700.34 1,305,564.01 717,583.61 274,641.53 271,074.00 2,752,688.89 697,417.82 2,246,030.67 5,119,409.68 761,696.68 338,611.36 308,237.80 253,275.57	\$ 1,638,357.92 4,798,739.17 606,370.43 1,046,642.40 255,685.79 1,104,644.48 949,979.29 1,606,216.07 1,044,508.28 870,097.26 411,113.49 1,263,518.42 154,532.34 456,398.37 1,361,047.32 757,132.64 303,246.40 485,832.85 2,784,295.45 672,757.41 2,038,453.88 4,091,531.85 842,344.64 206,040.32 342,112.97 288,009.91	\$ 90,220,737.99 449,746,863.00 59,541,885.00 159,364,200.00 28,844,803.00 144,600,543.00 97,121,715.00 198,369,667.00 180,163,849.00 101,121,213.00 42,807,528.00 105,027,258.00 17,005,146.00 48,370,774.00 156,983,363.00 107,348,282.00 24,656,381.00 28,813,575.00 309,974,637.00 86,075,501.00 206,600,395.00 600,640,582.00 94,592,824.00 25,537,310.00 50,023,357.00 58,781,230.00	\$ 2,178,777.06 5,082,040.78 766,359.55 1,500,351.72 304,187.12 1,464,791.29 1,102,885.61 1,697,384.16 1,380,488.77 1,033,627.35 502,379.54 1,250,405.95 181,249.00 487,736.17 1,702,843.15 899,380.23 299,636.37 289,840.81 3,226,627.04 940,577.15 2,399,742.80 4,960,236.11 1,084,959.73 251,472.03 327,826.66 415,991.32	\$ 705,217.37 2,602,048.43 356,855.17 567,443.45 132,702.03 596,750.81 503,403.18 987,738.24 694,234.11 500,757.89 278,981.66 868,242.31 101,815.19 237,434.24 850,488.25 458,693.11 177,738.11 359,798.80 1,801,475.63 364,170.42 1,152,041.84 2,220,299.31 474,554.52 130,208.32 167,247.05 191,820.97

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31	
	Paid up capital, stock.	Total gross assets.
Equitable Fire and Marine, Providence, R. I.	400,000	918,503.18
Farmers Fire, York, Pa.	Mutual	741,004.51
Fire Ass'n of Philadelphia, Philadelphia, Pa.	500,000	6,133,097.35
Firemens Fire, Baltimore, Md.	900,000	1,484,014.85
Firemans Fire, Newark, N. J.	1,000,000	2,615,674.51
Firemans Fund, San Francisco, Cal.	1,000,000	3,931,850.55
Franklin Fire, Philadelphia, Pa.	400,000	3,071,450.45
German Fire, Freeport, Ill.	200,000	3,605,404.28
German Fire, Pittsburg, Pa.	200,000	500,424.70
German Fire, New York, N. Y.	1,000,000	4,921,324.99
German Alliance Fire, New York, N. Y.	400,000	988,341.06
German American Fire, New York, N. Y.	1,000,000	8,560,996.72
Girard Fire and Marine, Philadelphia, Pa.	300,000	2,000,298.34
Glens Falls Fire, Glens Falls, N. Y.	200,000	3,418,847.77
Greenwich Fire, New York, N. Y.	200,000	1,716,605.12
Hamburg-Bremen—U. S. branch, New York, N. Y.	None in U. S.	1,552,926.04
Hanover Fire, New York, N. Y.	1,000,000	3,108,305.70
Hartford Fire, Hartford, Conn.	1,250,000	10,920,374.93
Helvetia Swiss—U. S. branch, New York, N. Y.	None in U. S.	848,505.88
Home Fire, New York, N. Y.	3,000,000	13,593,663.40
Imperial Fire—U. S. branch, New York, N. Y.	None in U. S.	1,855,356.53
Insurance Co. of North America, Philadelphia, Pa.	3,000,000	9,476,696.76
International Fire, New York, N. Y.	200,000	347,712.28
Lancashire Fire—U. S. branch, Chicago, Ill.	None in U. S.	2,268,737.53
Law Union and Crown Fire and Life—U. S. branch, New York, N. Y.	None in U. S.	693,305.58
Lion Fire—U. S. branch, Hartford, Conn.	None in U. S.	875,024.08
Liverpool and London and Globe—U. S. branch, New York, N. Y.	None in U. S.	9,646,797.42
Liverpool and London and Globe, New York, N. Y.	200,000	351,977.19
London Assurance Corp.—U. S. branch, New York, N. Y.	None in U. S.	2,415,091.65
London & Lancashire—U. S. br'ch, New York, N. Y.	None in U. S.	2,574,538.56
Lumbermens Fire, Philadelphia, Pa.	250,000	1,216,307.14
Madgeburg—U. S. branch, New York, N. Y.	None in U. S.	928,908.02
Manchester Fire Assurance Co.—U. S. branch, New York, N. Y.	None in U. S.	1,794,115.11
Manhattan Fire, New York, N. Y.	500,000	804,414.73
Mechanics Fire, Philadelphia, Pa.	250,000	943,697.37
Mercantile Fire and Marine, Boston, Mass.	400,000	568,632.55
Merchants Fire, Newark, N. J.	400,000	1,351,897.00
Michigan Fire and Marine, Detroit, Mich.	470,000	868,257.82
Milwaukee Fire, Milwaukee, Wis.	200,000	433,398.56
Milwaukee Mechanics Fire, Milwaukee, Wis.	200,000	2,495,852.41
National Assurance—U. S. branch, Hartford, Conn.	None in U. S.	571,430.58
National Fire, Hartford, Conn.	1,000,000	4,921,789.34
National Standard, New York, N. Y.	200,000	536,061.80
Newark Fire, Newark, N. J.	250,000	685,659.83
New Hampshire Fire, Manchester, N. J.	1,000,000	3,367,026.27
Netherlands Fire—U. S. branch, New York, N. Y.	None in U. S.	566,234.67
Niagara Fire, New York, N. Y.	500,000	2,856,640.72
Northern Assurance Co.—U. S. Branch, New York, N. Y.	None in U. S.	2,711,480.16
North British and Mercantile—U. S. branch, New York, N. Y.	None in U. S.	4,243,481.99
North German—U. S. branch, Chicago, Ill.	None in U. S.	589,051.44
Northwestern National, Milwaukee, Wis.	600,000	2,901,370.94
Norwich Union—U. S. branch, New York, N. Y.	None in U. S.	2,352,219.78

BUSINESS TRANSACTED DURING THE YEAR 1900.

Total cash income	Total cash expenditures.	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
520,700.08	499,076.23	49,689,746.00	562,757.07	283,892.23
438,131.42	458,225.25	39,582,795.00	476,686.59	296,293.37
3,274,854.47	3,282,097.80	304,327,744.00	3,753,912.24	1,843,580.11
651,232.37	522,232.26	92,336,062.00	785,829.71	335,786.63
565,752.26	563,483.50	57,255,978.00	576,902.57	249,023.78
2,119,665.71	2,063,695.77	192,755,941.00	2,316,597.26	1,186,448.59
650,250.27	693,602.39	55,094,531.00	626,277.70	318,171.63
1,924,409.62	1,717,612.63	177,681,378.00	2,239,681.47	895,817.81
265,185.09	308,788.31	29,439,089.00	332,918.28	182,836.27
1,351,838.51	1,345,473.73	216,550,840.00	1,690,660.88	651,153.22
312,924.55	283,094.29	41,897,984.00	348,478.69	200,054.30
3,346,422.18	3,120,536.19	529,306,767.00	4,731,936.23	1,712,456.83
522,640.43	581,847.17	51,773,827.09	524,666.28	252,680.75
1,018,597.65	907,514.52	97,089,269.00	1,034,936.68	452,074.03
1,531,166.31	1,522,911.83	211,775,301.00	1,785,380.36	829,200.98
1,370,908.01	1,363,012.97	132,442,173.00	1,610,706.60	794,198.62
1,862,923.05	1,931,934.28	228,988,190.00	2,340,886.63	1,111,812.74
7,072,934.65	7,286,650.11	705,252,502.60	8,442,122.51	4,371,957.66
509,495.37	542,460.95	53,162,147.00	616,503.82	371,796.63
5,595,866.58	5,067,279.37	801,749,520.00	7,687,455.61	2,713,104.13
1,543,833.11	1,552,156.62	143,730,537.00	1,657,680.46	937,946.44
6,537,079.32	6,177,107.11	559,358,869.00	5,280,838.81	3,691,695.87
85,644.27	78,706.61	17,261,579.00	110,215.02	48,830.25
2,122,849.77	2,161,329.17	241,298,167.00	2,444,125.74	1,329,273.05
420,625.82	419,787.19	50,199,582.00	557,435.23	255,596.87
596,502.78	601,735.19	73,406,600.00	825,816.01	359,446.23
5,451,052.61	5,335,425.84	757,826,529.00	6,874,759.19	3,331,013.05
72,638.49	54,982.39	14,732,607.09	170,218.22	30,991.35
1,278,794.73	1,226,294.75	111,334,574.00	1,058,347.00	709,603.90
1,697,594.96	2,033,562.38	275,247,277.00	2,445,221.19	921,650.01
239,391.83	228,152.87	21,261,356.00	225,996.48	108,238.59
885,774.46	897,302.21	102,206,682.00	1,091,313.52	555,476.40
1,643,536.22	1,543,989.35	179,879,502.00	2,015,063.14	876,051.17
638,496.03	830,446.42	81,316,760.00	1,054,600.57	537,412.59
289,184.34	309,819.87	26,564,754.00	314,261.04	174,223.57
182,099.79	243,931.38	26,740,609.00	284,492.05	114,254.56
898,145.54	1,098,889.64	118,615,366.00	1,258,244.95	674,708.09
320,108.20	304,734.79	33,206,768.00	376,588.17	160,194.20
293,236.15	194,910.74	18,606,766.00	232,497.47	97,653.82
1,028,093.39	1,014,882.30	96,037,125.00	1,193,551.28	530,932.54
591,907.31	494,885.70	63,183,587.00	705,317.98	279,321.44
3,145,512.66	2,745,819.89	380,426,541.00	3,691,385.98	1,524,884.93
277,921.77	291,022.71	38,655,272.00	404,987.61	181,167.61
155,878.97	171,739.59	19,812,666.00	158,747.05	78,300.59
1,499,980.87	1,471,294.47	151,157,717.00	1,741,658.38	828,894.60
549,219.85	589,486.04	50,226,276.00	618,698.99	376,985.40
1,759,290.89	1,840,991.34	226,161,265.00	2,318,518.90	1,025,084.15
1,303,958.46	1,275,034.84	172,148,246.00	1,711,992.40	675,633.68
2,929,181.73	2,699,610.91	375,618,688.00	3,476,170.35	1,761,872.04
528,418.99	592,971.10	53,045,619.00	609,902.85	403,583.69
1,162,571.97	981,721.11	136,092,243.00	1,272,260.63	456,592.89
1,758,992.78	1,787,286.28	213,128,154.00	2,173,900.51	1,054,281.10

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31.	
	Paid up capital stock.	Total gross assets.
Orient Fire, Hartford, Conn.	500,000	2,335,689.48
Pacific Fire, New York, N. Y.	200,000	702,843.33
Palatine Fire, U. S. branch, New York, N. Y.	None in U.S.	892,000.00
Pelican Assurance, New York, N. Y.	200,000	380,418.85
Pennsylvania Fire, Philadelphia, Pa.	400,000	5,734,922.53
Phoenix Fire, Brooklyn, N. Y.	1,000,000	5,822,643.42
Phoenix Fire, Hartford, Conn.	2,000,000	5,583,494.25
Phoenix Assurance, U.S. branch, New York, N. Y.	None in U.S.	2,893,544.29
Providence Washington, Providence, R. I.	500,000	2,122,297.43
Prussian National, U. S. branch, Chicago, Ill.	None in U.S.	744,100.09
Queen Ins. Co of America, New York, N. Y.	500,000	4,695,706.72
Reading Fire, Reading, Pa.	250,000	890,771.03
Reliance Fire, Philadelphia, Pa.	300,000	1,008,053.38
Rochester German, Rochester, N. Y.	200,000	1,178,615.10
Royal, U. S. branch, Chicago, Ill.	None in U.S.	7,070,221.47
Royal Exchange Assurance, U. S. branch, N. Y.	None in U.S.	1,499,161.37
St. Paul Fire and Marine, St. Paul, Minn.	500,000	2,600,392.12
Scottish Union and National, U. S. branch, Hartford, Conn.	None in U.S.	4,217,076.73
Security Fire, New Haven, Conn.	300,000	990,605.19
Springfield Fire and Marine, Springfield, Mass.	1,500,000	5,081,322.95
Spring Garden, Philadelphia, Pa.	400,000	1,338,753.27
Sun Insurance, U. S. branch, New York, N. Y.	None in U.S.	2,530,461.55
Svea Fire and Life, U.S. branch, New York, N. Y.	None in U.S.	710,994.55
Thuringia, U. S. branch, New York, N. Y.	None in U.S.	1,011,345.11
Traders Fire, Chicago, Ill.	500,000	2,405,984.14
Trans-Atlantic Fire, U. S. branch, Chicago, Ill.	None in U.S.	641,712.81
Union Fire, Philadelphia, Pa.	200,000	529,414.90
Union Assurance Society, U. S. branch, New York, N. Y.	None in U.S.	1,616,246.14
United Fire, Baltimore, Md.	250,000	550,918.97
United States Fire, New York, N. Y.	250,000	722,907.69
Victoria Fire, New York, N. Y.	200,000	254,992.31
Westchester Fire, New York, N. Y.	300,000	2,942,761.04
Western Assurance, Toronto, Canada.	None in U.S.	1,995,508.80
Western Underwriters Ass'n, (Inc) Chicago, Ill.	200,000	487,103.47
Williamsburgh City Fire, Brooklyn, N. Y.	250,000	2,045,199.04
Total non-Iowa companies.	\$ 45,602,875	\$ 278,864,007.25
Total of fire companies.	\$ 46,152,875	\$ 282,881,251.05
COMPANIES OTHER THAN FIRE.		
Alliance Hail and Cyclone Mutual Insurance, Austin, Minn.	Mutual.	77,848.92
American Bonding and Trust, Baltimore, Md.	1,000,000	1,641,064.67
American Surety, New York, N. Y.	2,500,000	5,217,513.48
Ætna Indemnity, Hartford, Conn.	250,000	331,205.31
Bankers Mutual Casualty, Des Moines, Iowa.	Mutual.	89,988.54
City Trust Safe Deposit and Surety, Phila., Pa.	500,000	3,348,355.32
Continental Casualty, Hammond, Ind.	300,000	408,952.17
Employers' Liability Assurance Corporation, U. S. branch, Boston, Mass.	None in U.S.	1,551,383.60
Fidelity and Deposit Co. of Maryland, Baltimore	1,500,000	4,381,313.79
Guarantee Co. of North America, Montreal, Cana	None in U.S.	1,042,121.71
Hartford Steam Boiler Inspection and Insurance, Hartford, Conn.	500,000	2,701,027.06
Lawyers Surety, New York, N. Y.	500,000	756,483.64
Lloyd's Plate Glass Ins. Co., New York, N. Y.	250,000	651,165.19

NUED.

BUSINESS TRANSACTED DURING THE YEAR 1900.					
	Total cash income	Total cash expenditures	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
1.36	1,281,368.91	1,456,534.06	188,790,718.00	1,882,964.19	938,744.66
1.46	469,666.75	509,737.11	61,847,417.00	619,228.49	302,779.39
	892,000.00				
1.00	142,874.27	116,516.57	20,889,907.00	190,036.57	65,633.50
1.07	2,188,268.37	2,090,856.46	232,425,355.00	2,531,808.12	1,251,010.16
1.04	3,530,019.74	3,517,486.33	473,415,424.00	4,117,627.33	1,935,886.42
1.93	3,004,089.98	3,122,122.36	335,540,990.00	3,228,428.77	1,729,459.61
1.94	2,403,157.34	2,436,063.89	398,834,133.00	3,432,340.19	1,500,453.64
1.47	1,553,878.49	1,535,651.64	166,631,439.00	1,537,714.44	1,009,097.71
1.86	2,175,605.41	2,116,565.90	247,826,193.00	2,712,924.61	1,263,648.79
1.64	470,142.13	419,807.75	60,051,254.00	595,895.01	245,481.34
1.41	380,298.12	369,916.34	42,735,926.00	440,415.03	196,414.04
1.95	505,047.93	461,769.59	61,582,945.00	650,149.01	238,373.49
1.21	4,654,765.29	4,709,398.79	797,441,087.00	5,966,047.56	2,849,593.93
1.70	1,337,329.77	980,240.54	103,768,448.00	1,169,236.95	495,654.26
1.70	1,090,866.05	1,841,170.04	122,689,749.00	1,832,393.30	1,053,026.38
1.89	2,173,051.22	2,091,038.28	357,480,804.00	3,433,140.63	1,389,865.73
1.39	610,550.72	633,248.32	71,327,483.00	733,048.65	378,048.49
1.41	2,131,426.84	2,081,728.67	236,949,609.00	2,543,613.63	1,142,707.20
1.81	554,408.93	545,381.93	75,052,689.00	774,515.05	256,606.58
1.91	1,630,514.47	1,687,479.15	207,438,897.00	1,960,372.25	1,057,922.83
1.14	584,058.78	539,359.73	48,143,248.00	705,876.27	335,679.11
1.10	1,091,270.33	808,296.04	103,512,270.00	1,152,710.39	418,126.93
1.06	1,230,510.22	1,124,557.82	116,075,063.00	1,445,094.26	658,336.32
1.82	498,678.49	640,266.44	55,987,435.00	658,926.88	431,470.92
1.81	303,743.91	345,482.41	33,574,655.00	354,905.90	190,668.49
1.58	1,343,532.20	1,267,442.75	153,776,508.00	1,578,110.32	801,483.52
1.61	207,587.13	214,908.41	29,766,963.00	286,208.58	112,167.48
1.17	430,202.49	371,655.60	43,864,763.00	465,457.79	184,560.20
1.09	97,845.27	108,658.64	11,551,738.00	113,410.31	79,460.11
1.36	1,650,658.03	1,564,564.43	197,897,634.00	1,972,144.56	887,452.44
1.58	2,222,401.59	2,080,753.89	192,259,442.00	1,408,986.26	1,499,701.83
1.81	320,686.39	287,084.02	32,355,207.00	395,325.15	152,283.89
1.62	794,039.24	771,931.15	86,782,294.00	810,428.77	369,888.86
1.84	\$151,591,612.54	\$147,590,185.07	\$17,602,527,785.00	\$176,711,861.63	\$85,937,697.01
1.21	\$153,470,234.44	\$149,228,542.99	\$17,692,748,522.00	\$178,899,638.69	\$86,642,914.38
1.65	46,860.77	31,975.02	629,142.00	49,057.46	18,454.49
1.64	469,070.72	410,283.05	97,980,845.00	450,495.68	83,699.70
1.64	1,355,070.08	1,240,739.68	215,265,241.00	627,940.57	385,285.05
1.69	131,097.19	115,991.33	9,217,715.00	31,815.36	38,613.87
1.69	44,995.45	62,061.46	6,065,760.00	81,050.16	41,064.24
1.56	343,694.52	312,586.64	67,399,306.00	248,276.18	42,581.21
1.92	222,414.58	263,000.40	7,777,927.00	354,570.01	125,321.25
1.63	1,488,353.62	1,211,877.39	368,366,745.00	1,637,185.54	715,226.18
1.31	1,386,130.75	1,222,514.29	249,046,365.00	1,135,321.65	371,249.86
1.78	199,579.98	170,196.10	54,723,792.00	180,462.26	43,244.19
1.85	1,288,276.05	1,122,851.06	133,904,232.00	1,212,363.30	109,331.53
1.78	112,869.54	110,911.41	54,890,275.00	96,145.44	9,697.46
1.64	457,077.65	474,355.62	17,703,183.00	447,004.84	221,180.59

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31,	
	Paid up capital stock.	Total gross assets.
London Guarantee and Accident Co., U. S. Br., Chicago, Ill.	None in U.S.	1,171,519.00
Maryland Casualty Co., Baltimore, Md.	750,000	2,326,105.53
Metropolitan Plate Glass, New York, N. Y.	100,000	466,876.25
Minnesota Farmers' Hail, Minneapolis, Minn.	Mutual	9,384.49
National Surety Co., New York, N. Y.	500,000	1,508,541.65
New Amsterdam Casualty Co., New York, N. Y.	314,400	580,385.67
New Jersey Plate Glass, Newark, N. J.	100,000	188,455.05
New York Plate Glass, New York, N. Y.	100,000	396,516.25
Ocean Accident and Guarantee Co., U. S. Br., New York, N. Y.	None in U.S.	1,439,212.29
Preferred Accident, New York, N. Y.	200,000	899,231.61
Standard Life and Accident Co., Detroit, Mich.	250,000	1,155,222.63
State Mutual Hail of Fairbault Co., Winnebago City, Minn.	Mutual	6,884.03
Union Casualty and Surety Co., St. Louis, Mo.	250,000	477,011.52
United States Casualty Co., New York, N. Y.	300,000	1,148,790.38
United States Fidelity and Guaranty Co., Baltimore, Md.	1,500,000	2,256,197.83
Western Mut. Hail and Cyclone, Luverne, Minn.	Mutual	1,672.54
Total companies other than fire	\$ 11,664,400	\$ 36,230,422.02
Grand total	\$ 57,817,275	\$ 319,111,673.07

CONTINUED.

BUSINESS TRANSACTIONS DURING THE YEAR 1900.					
	Total cash income	Total cash expenditures.	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
91.86	944,165.61	820,170.64	104,957,650.00	1,026,157.79	410,666.32
82.35	1,581,220.05	1,364,469.80	177,018,773.00	1,757,844.52	450,030.55
18.71	205,220.65	319,089.21	12,545,015.00	323,107.54	137,355.09
...	15,842.27	13,569.97	215,354.00	15,812.27	6,019.18
24.62	657,540.35	522,560.75	190,904,741.00	653,848.88	95,129.61
12.73	403,214.14	293,546.52	95,947,177.00	527,224.40	112,268.13
18.57	114,705.38	106,139.47	5,416,700.00	126,926.66	45,330.27
75.45	260,428.78	275,181.81	13,987,373.00	319,477.20	129,341.09
6.03	513,756.53	273,487.21	56,383,155.00	578,106.25	60,302.33
1.48	1,108,199.53	971,373.94	572,320,000.00	1,125,301.75	348,386.45
51.52	1,278,015.29	1,071,714.63	19,606,970.00	1,385,796.22	528,787.78
...	17,528.14	11,567.80	356,886.00	13,528.14	3,642.11
3.72	471,830.65	419,158.20	49,520,586.00	369,528.69	225,911.35
00.00	840,272.87	691,290.60	529,986,385.00	1,043,931.36	281,356.15
7.89	869,451.09	783,664.57	234,966,539.00	984,461.73	188,440.09
...	7,161.05	7,138.49	213,317.00	7,160.05	2,175.94
3.38	\$ 16,940,062.28	\$ 14,734,167.99	\$ 3,523,773,152.00	\$ 16,809,971.95	\$ 5,239,132.06
4.59	\$ 170,410,296.72	\$ 163,962,710.98	\$ 21,216,521,674.00	\$ 195,700,610.64	\$ 91,882,046.44

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A classified exhibit of gross assets December 31, 1900, of Ins

NAME OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. Bonds and securities owned.	
American Mutual Fire, Des Moines.....	.....	.....	.....
Anchor Mutual Fire, Des Moines.....	.....	.....	.....
Atlas Mutual Fire, Des Moines.....	.....	.....	.....
Capital Fire, Des Moines.....	\$ 42,000.00	\$ 21,825.09	\$ 1,898.52	\$
Century Fire, Des Moines.....	.....	10,900.00	.....
Dairy Mutual Fire, Lisbon.....	.....	.....	.....
Des Moines Fire, Des Moines.....	66,625.00	77,651.95	.....
Dubuque Fire and Marine, Dubuque....	3,000.00	261,753.00	22,000.00	
Farmers Fire, Cedar Rapids.....	51,402.12	260,205.34	42,565.00	
Fidelity Fire, Des Moines.....	10,494.75	6,796.11	2,560.00	
Hawkeye Fire, Des Moines.....	64,222.48	330,765.85	6,795.00	
Iowa Home, Dubuque.....	.....	31,620.00	.....
Iowa Merchants Mutual Fire, Sioux City..	.....	.....	.....
Iowa State, Keokuk.....	8,000.00	.....	.....
Merchants & Bankers Mut. Fire D. Moines	.....	.....	.....
Mill Owners Mutual Fire, Des Moines.....	.....	67,600.00	.....
Security Fire, Davenport.....	2,450.00	138,750.67	5,000.00	
State Fire, Des Moines.....	134,694.37	58,625.04	6,965.00	
Total of Iowa companies.....	\$ 382,889.72	\$ 1,265,493.01	\$ 87,723.52	\$
OTHER THAN IOWA COMPANIES.				
Ætna Fire, Hartford, Conn.....	298,059.35	15,600.00	9,127,673.91	2
Aachen & Munich Fire, U. S. Branch.....	.....	.....	677,046.25	
Agricultural Fire.....	337,915.00	842,914.42	572,156.84	
American Fire, Massachusetts.....	.....	.....	421,241.25	
American Fire, New Jersey.....	238,972.96	1,730,226.75	1,437,415.60	
American Central Fire, Missouri.....	500,000.00	371,383.95	25,000.00	
American Fire, Pennsylvania.....	404,379.50	936,475.55	38,725.47	
American Fire, New York.....	44,401.83	1,044,773.17	.....
Baloise, U. S. Branch.....	.....	618,099.54	32,525.46	
British American Assurance, Canada.....	13,144.70	964,304.00	.....
Buffalo Commercial Fire, New York.....	.....	123,930.00	172,300.00	
Buffalo German Fire, New York.....	300,000.00	456,460.00	65,200.00	
Caledonian, U. S. Branch.....	.....	1,536,309.40	68,350.10	
Citizens Fire, New York.....	90,000.00	203,467.77	267,782.23	
Citizens Fire, Pennsylvania.....	122,559.11	261,597.20	127,568.45	
Colonial Fire, New York.....	.....	460,750.00	.....
Commercial Union, U. S. Branch.....	888,148.69	348,122.42	1,765,740.83	
Concordia Fire.....	17,000.00	459,730.00	262,738.79	
Connecticut Fire.....	321,265.27	1,173,650.00	2,088,966.73	
Continental Fire.....	1,106,250.00	213,942.01	7,932,147.99	
Delaware Fire.....	162,500.00	155,043.09	854,552.01	
Detroit Fire and Marine.....	309,241.61	802,846.88	104,500.00	
Eagle Fire.....	410,000.00	273,979.57	597,334.43	
Erie Fire.....	7,665.77	.....	.....
Equitable Fire and Marine.....	125,000.00	210,581.98	393,700.00	

4.
Companies, other than Life doing business in Iowa.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.
		\$	\$	\$	\$	\$
		2,793.96	2,259.74	49,650.95		54,704.65
		9,050.12		118,425.55		132,026.18
	532.88	31,930.87	6,104.15	42,304.81	3,950.51	81,602.24
	1,087.29	21,618.20		90,383.73	100.00	178,912.83
	154.24	13,877.97			14,952.48	39,884.69
		5,141.30	1,169.15	23,933.24		30,243.69
	4,220.61	20,718.74		269,820.55		438,095.08
10,560.00	11,848.40	90,945.64			21,514.64	421,621.68
	33,132.63	88,000.86			109,766.16	585,272.11
4,365.67	1,134.83	2,559.28	3,232.67		59,276.56	90,360.87
8,466.20	12,183.49	70,537.76	23,441.26	143,468.23	6,121.29	666,001.56
	636.66	5,142.45			1,721.73	39,120.84
		1,598.29	1,679.05	26,304.91		29,582.25
		110,068.25		381,822.44	48,977.08	548,867.77
		5,327.52	1,152.70	37,704.53	1,028.74	45,213.49
	1,113.42	31,185.01	210.00			100,108.43
21,010.80	4,180.77	26,145.99			8,387.21	205,925.44
	6,485.49	13,525.25		94,990.45	13,514.11	328,799.97
44,402.67	\$ 76,710.71	\$ 550,967.46	\$ 39,248.72	\$ 1,278,809.39	\$ 289,995.34	\$ 4,017,243.77
3,600.00	736.00	805,816.25	472,587.21		20,073.79	13,357,293.72
	920.00	75,385.71	97,142.13		1,724.61	916,609.98
181,821.27	43,107.45	124,528.49			116,092.88	2,218,536.35
	2,802.82	21,181.75	20,171.39		9,810.57	607,833.03
	43,331.12	52,143.00	139,682.77		16,415.90	3,658,188.10
		90,605.74	114,867.17		284.73	1,999,296.08
	43,155.03	148,408.80			133,139.87	2,477,069.00
	2,295.83	102,685.90	198,882.90		30,932.01	1,423,971.64
	1,166.67	118,337.84	48,591.74			818,721.25
	14,338.37	86,671.40			177,849.57	1,256,308.10
	2,124.91	30,725.29	14,836.40		186.34	344,102.94
	15,679.24	163,912.17	41,515.38		1,000.00	2,018,353.08
	14,484.15	124,835.07	106,878.56			1,850,857.78
15,000.00	5,884.83	36,224.03	141,539.05		8,665.78	768,563.69
	5,377.45	43,655.54	22,610.66			814,047.96
	1,291.67	5,255.73	63,975.77			531,273.17
	29,374.25	187,704.69	414,991.60		152,324.35	3,786,437.33
	13,827.89	54,228.71	90,966.65			928,492.04
	69,855.06	278,578.76	85,200.00		134,204.37	4,081,895.13
		638,413.83	677,662.58			10,638,271.47
15,207.07		157,667.14	101,244.21		12,000.73	1,508,215.15
22,330.55		67,615.38	31,970.11		1,847.91	1,345,361.44
7,203.70		20,175.10	41,423.49		258.21	1,350,434.50
6,815.90		17,374.01			157,623.37	577,512.05
1,285.00		50,235.32			87,700.88	918,503.18

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.
Fire Association of Philadelphia.....	778,172.37	1,506,810.89	2,791,586.00
Farmers Fire, Pennsylvania.....	45,355.00	215,983.74	280,733.95
Firemens Fire, Maryland.....	195,000.00	1,140,681.50	
Firemens Fire, New Jersey.....	139,396.70	1,612,964.94	754,700.00
Firemans Fund, California.....	563,700.00	330,891.39	2,212,121.25
Franklin Fire.....	232,500.00	202,982.44	2,423,937.56
German Fire, Illinois.....	79,348.25	1,558,980.15	1,307,594.34
German Fire, Pennsylvania.....	2,200.00	278,706.86	83,853.14
Germania Fire, New York.....	686,824.27	585,800.89	3,273,223.11
German Alliance, New York.....		57,946.25	853,333.75
German American, New York.....	15,000.00	622,047.77	7,092,419.23
Girard Fire and Marine.....	382,000.00	686,206.70	687,376.30
Glens Falls Fire.....	62,700.00	1,231,366.66	1,600,422.05
Greenwich.....	300,000.00	308,386.58	946,063.42
Hamburg Bremen, U. S. Branch.....		88,956.12	1,194,970.97
Hanover Fire.....	450,000.00	390,455.12	1,864,623.62
Hartford Fire.....	801,500.00	1,816,413.34	6,219,941.11
Helvetia Swiss, U. S. Branch.....		27,010.14	685,567.36
Home Fire.....	1,718,265.81	1,857,541.50	8,677,624.65
Imperial, U. S. Branch.....	476,634.70	65,993.96	1,054,148.54
Insurance Company of North America.....	876,689.89	2,049,811.05	4,594,590.00
International Fire.....		2,733.75	290,528.75
Lancashire, U. S. Branch.....	385,585.72	111,706.37	1,417,743.63
Law Union and Crown, U. S. Branch.....		32,182.75	601,797.25
Lion Fire, U. S. Branch.....	4,500.00	249,173.75	468,793.75
Liverpool & London & Globe, U. S. Branch.....	1,911,248.00	3,580,999.25	2,358,520.75
Liverpool & London & Globe, New York.....		2,511.52	249,838.48
London Assurance Corporation, U. S. Branch.....		64,785.00	1,926,188.75
London and Lancashire, U. S. Branch.....	300,000.00	106,376.62	1,598,277.03
Lumbermens Fire, Pennsylvania.....	155,118.35	340,123.80	631,842.71
Magdeburg, U. S. Branch.....		20,087.50	770,725.00
Manchester Assurance Co., U. S. Branch.....	3,312.14	32,529.15	1,368,350.85
Manhattan Fire, New York.....		29,860.02	503,481.48
Mechanics Fire, Pennsylvania.....	85,551.02	337,326.25	395,260.51
Mercantile Fire and Marine.....		215,540.03	304,542.97
Merchants Fire.....	187,028.82	437,887.50	530,312.50
Michigan Fire and Marine.....	89,108.14	522,965.00	60,250.00
Milwaukee Fire.....		184,200.00	204,045.00
Milwaukee Mechanics.....	97,500.00	1,119,687.44	1,061,630.25
National Assurance, U. S. Branch.....		10,563.30	412,486.70
National Fire, Connecticut.....	367,920.98	942,828.37	2,941,967.63
National Standard, New York.....		2,500.00	421,150.00
Newark Fire.....	89,500.00	303,937.50	254,840.00
New Hampshire Fire.....	156,417.83	1,047,921.25	1,669,382.75
Netherlands Fire, U. S. Branch.....		5,548.87	464,683.63
Niagara Fire.....		751,825.00	1,830,000.00
Northern Assurance Co., U. S. Branch.....	115,000.00	112,701.25	2,127,009.01
North British and Mercantile, U. S. Branch.....		121,303.72	3,595,435.28
North German Fire, U. S. Branch.....		68,954.36	357,311.89
North Western National Fire.....		1,039,318.30	1,568,198.37
Norwich Union Fire, U. S. Branch.....		154,665.45	1,812,238.30
Orient Fire.....	118,373.19	263,002.92	1,718,198.00
Pacific Fire.....	9,015.50	225,194.50	400,300.00
Palatine Fire, U. S. Branch.....			
Pelican Assurance.....		5,232.74	332,014.26
Pennsylvania Fire.....	229,666.67	838,054.80	3,557,120.14
Phoenix Fire, N. Y.....	543,000.00	302,476.65	3,831,448.35
Phoenix Fire, Conn.....	508,245.82	1,263,618.05	3,263,589.06
Phoenix Assurance, U. S. branch.....		81,733.25	2,155,293.00

CONTINUED.

	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over 3 months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.
10.00	65,227.61	256,185.49	627,377.52	22,596.86	6,133,097.35	
00.00	7,371.61	117,953.56	42,306.65		741,004.51	
00.00	17,298.94	52,093.58	40,850.96	11,879.87	1,484,014.85	
10.00	24,732.53	17,573.30	66,268.25	38.79	2,615,674.51	
10.00	7,703.64	190,504.50	429,894.31	15,935.46	3,931,850.55	
00.00	2,424.98	95,850.53	59,245.94		3,071,450.45	
00.00	72,994.98	268,466.83	304,779.73		3,605,404.28	
00.00	5,346.79	30,561.91	55,281.00	1,765.00	500,424.70	
00.00	12,268.77	164,527.31	9,072.02	189,518.62	4,021,324.99	
00.00		26,642.94	50,418.12		988,341.66	
00.00	173.00	360,404.35	470,952.37		8,560,996.72	
00.00	22,117.43	61,687.15	25,497.50	39,543.26	2,000,298.34	
00.00	15,168.52	423,377.07	81,813.47		3,418,847.77	
00.00	15,429.16	28,562.23	117,906.92	15,745.97	1,716,665.12	
00.00		93,724.64	90,639.32	4,205.83	1,552,926.04	
00.00	17,230.41	137,078.31	240,077.40	8,940.83	3,108,305.70	
00.00	26,415.21	850,070.12	477,700.00	711,535.25	10,920,374.93	
00.00	3,291.67	63,097.73	68,638.98		848,605.88	
05.00	47,664.54	514,815.80	171,243.70	377,132.31	13,593,663.40	
00.00	7,650.82	84,361.79	166,050.72		1,855,356.53	
00.00		916,001.32	249,117.00	695,787.50	9,476,696.76	
00.00	550.00	24,535.66		4,394.12	347,712.28	
00.00		127,952.66	225,749.15		2,268,737.53	
00.00	3,513.63	13,121.15	42,335.46	355.34	693,305.58	
00.00	12,362.23	71,684.11	40,748.86	27,761.38	875,024.08	
00.00	48,622.90	883,085.49	861,855.94	1,565.09	9,616,797.42	
00.00		56,804.84	42,822.35		351,977.19	
00.00	5,889.59	234,898.91	168,681.81	14,647.59	2,415,091.65	
00.00	22,724.09	103,810.60	249,834.25	193,515.37	2,574,538.56	
00.00	6,425.08	21,806.23	29,092.97		1,210,367.14	
00.00	7,612.50	866.44	86,424.46		928,908.02	
00.00	5,054.17	157,102.20	222,870.32	43,192.12	1,794,115.11	
00.00	2,667.71	56,875.32	190,821.11	4,860.28	804,414.73	
00.00	7,768.06	43,421.57	46,916.29	21,313.09	924,697.37	
00.00		24,242.73	24,306.82	3,143.67	568,632.55	
00.00	8,612.62	53,355.24	122,201.68	3,498.64	1,351,897.00	
00.00	12,350.15	79,482.62	44,101.91		808,257.82	
00.00	1,967.86	30,585.44	12,600.26		433,398.56	
00.00	25,805.39	100,921.85	120,307.48		2,495,852.41	
00.00	1,250.00	61,443.96	85,686.62		571,430.58	
00.00		287,140.08	167,960.92	213,971.36	4,921,780.34	
00.00	2,436.61	63,100.81	46,162.38	1,552.00	536,961.80	
00.00	6,770.57	15,764.18	14,627.71	209.87	685,650.83	
05.00	7,888.45	248,979.39	143,681.60		3,367,026.27	
00.00	2,920.84	48,563.21	40,518.12		566,234.67	
00.00	10,172.88	67,502.75	197,140.09		2,856,640.72	
00.00	7,263.33	107,424.55	217,249.10	4,822.90	2,711,480.16	
00.00	41,663.00	167,834.48	335,063.50	12,182.01	4,243,481.09	
00.00	2,080.43	13,616.66	65,274.51	82,413.65	589,651.44	
00.00	13,074.91	130,987.75	73,240.69	76,524.92	2,901,370.94	
00.00	20,651.16	175,466.70	187,502.83	1,755.74	2,352,219.78	
00.00	31,344.73	55,513.35	140,880.54	8,307.75	2,335,689.48	
00.00	3,735.32	63,608.51	989.50		702,843.33	
00.00		892,000.00			892,000.00	
00.00	2,723.20	18,799.29	20,425.23	1,314.13	380,418.85	
00.00	14,402.56	145,084.52	285,093.78	1,700.00	5,334,922.53	
00.00	19,840.69	623,962.39	29,107.24	414,848.10	5,822,643.42	
00.00	36,985.87	272,245.96	209,290.17	260,519.32	5,583,494.25	
00.00	25,431.25	420,822.70	198,295.23	11,968.86	2,893,544.29	

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.
Providence, Washington.....		551,835.00	1,224,500.00
Prussian National, U. S. branch.....	800.00	34,306.07	544,608.93
Queen Insurance Co. of America.....	720,164.73		3,424,316.72
Reading Fire.....	25,802.97	313,492.44	442,095.06
Reliance.....	101,043.48	265,630.00	532,800.00
Rochester German.....	211,006.86	430,179.85	406,342.20
Royal, U. S. branch.....	2,143,090.05	195,000.00	3,798,412.55
Royal Exchange Assurance, U.S. branch.....		28,386.03	1,312,956.22
St. Paul Fire and Marine.....	636,350.82	296,475.00	1,171,641.62
Scottish Union and National, U. S. branch.....	218,457.56	1,141,877.67	1,974,216.20
Security Fire, Connecticut.....	86,608.62	206,267.01	420,080.00
Springfield Fire and Marine.....	125,000.00	1,448,815.23	2,891,678.77
Spring Garden.....	360,001.17	113,974.61	771,006.39
Sun Insurance Office, U. S. branch.....	261,189.97	313,424.73	1,530,285.27
Svea Fire and Life, U. S. branch.....	138.76		521,248.74
Thuringia, U. S. branch.....		37,408.79	810,105.99
Traders Fire, Illinois.....	45,746.17	501,105.25	1,581,504.15
Trans-Atlantic, U. S. branch.....		15,872.50	538,842.50
Union Fire, Pennsylvania.....	160,000.00	44,621.37	244,466.38
Union Assurance Society, U. S. branch.....	200,000.00	71,038.50	1,057,331.50
United Fire, Maryland.....	65,300.00	6,800.00	420,080.75
United States Fire, New York.....	46,000.00	318,339.50	250,031.75
Victoria Fire, New York.....		28,527.50	219,482.50
Westchester Fire, New York.....	225,047.64	963,912.86	1,407,499.64
Western Assurance, Canada.....		23,241.84	1,357,190.90
Western Underwriters Assn., Illinois.....		280,859.84	100,152.66
Williamsburg City Fire, New York.....	629,000.00	313,795.42	965,834.58
Total non-Iowa companies.....	\$25,095,534.76	\$53,257,946.60	\$152,828,904.30
Total Fire companies.....	\$25,478,424.48	\$54,523,439.61	\$152,916,627.82
COMPANIES OTHER THAN FIRE.			
Alliance Hail and Cyclone, Minnesota.....		47,995.00	
American Bonding and Trust.....	23,464.44	100,782.59	920,990.52
American Surety.....	3,028,217.16	95,573.41	1,079,447.85
Ætna Indemnity.....		10,052.00	290,955.50
Bankers Mutual Casualty.....			
City Trust Safe Deposit and Surety.....	660,022.27	76,413.37	1,320,597.21
Continental Casualty.....		199,054.62	94,485.38
Employers Liability Assur. Corp., U. S. Br.			1,252,862.80
Fidelity and deposit.....	603,000.00		3,364,357.00
Guarantee Co. of North America, Canada.....	73,600.62	16,284.00	814,888.67
Hartford Steam Boiler Insp. and Ins. Co.....	30,712.00	543,751.00	1,736,064.00
Lawyers Surety.....	16,200.00	11,296.80	707,141.60
Lloyds Plate Glass.....	245,763.18	16,485.67	302,800.28
London Guarantee and Accident, U. S. Br.		40,124.77	971,578.63
Maryland Casualty.....		52,192.07	1,192,330.38
Metropolitan Plate Glass.....	150,000.00	225,687.92	32,747.08
National Surety.....	11,225.00	27,851.14	1,241,903.25
New Amsterdam Casualty.....		2,487.50	284,087.50
New Jersey Plate Glass.....	5,648.56	150,101.44	
New York Plate Glass.....		41,224.01	298,960.99
Ocean Accident and Guarantee, U. S. Br.		13,749.16	1,345,083.34
Preferred Accident.....		20,805.40	616,339.60
Standard Life and Accident.....	87,930.43	263,290.48	514,427.52
State Mutual Hail, Minnesota.....			
Union Casualty and Surety.....		99,985.00	250,000.00

UED.

Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over 3 months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.
7,044.13	106,927.26	207,007.34		24,983.70	2,122,297.43
1,587.50	91,228.52	70,430.22		1,204.85	744,166.09
47,115.67	207,797.18	265,463.76		848.66	4,665,706.72
2,875.83	49,076.23	34,565.65		262.85	899,771.03
3,247.50	47,111.63	19,276.03		38,944.74	1,008,053.38
11,698.94	58,178.77	60,308.48			1,178,615.10
55,962.52	267,765.32	504,024.11		15,965.92	7,070,221.47
14,459.79	37,336.53	89,439.04		16,583.76	1,499,161.37
	174,403.74			251,295.89	2,606,392.12
36,258.94	520,111.72	217,928.00		105,626.64	4,217,076.73
3,041.89	74,631.52	81,898.48		5,177.67	999,605.19
48,420.30	211,742.39	313,202.07		1,939.19	5,081,322.95
1,199.51	26,540.51	32,534.83		2,496.25	1,338,753.27
21,113.15	107,054.42	68,634.97		144,159.04	2,536,461.55
4,397.91	86,147.10	72,855.15		26,266.89	710,994.55
8,337.50	13,787.46	131,992.31		9,713.06	1,011,345.11
10,913.15	104,886.49	124,853.69		15,975.24	2,405,984.14
4,755.00	13,773.72	47,987.52		20,481.57	641,712.81
150.00	26,285.61	40,702.25		8,789.29	529,414.90
9,919.76	121,696.22	156,260.16			1,616,246.14
7,118.12	6,998.75	41,749.27		2,863.08	550,018.97
2,477.57	211,054.70	75,994.17		10.00	722,907.60
1,857.33	497.81	4,627.17			254,992.31
10,739.50	122,392.56	213,168.84			2,942,761.04
	209,388.44			375,687.62	1,995,508.80
8,618.08	57,553.60	34,907.88		5,011.41	487,103.47
14,629.41	15,466.42	84,003.21			2,045,199.04
\$1,483,928.35	\$17,111,075.11	\$14,846,223.13		\$5,641,391.63	\$277,842,384.64
\$1,560,639.06	\$17,662,042.57	\$14,885,471.85	\$1,278,809.39	\$5,931,386.97	\$281,859,628.41
	25,906.82	2,712.69		1,234.41	77,848.92
17,640.58	84,105.39	59,107.93		94,188.61	1,641,065.67
30,179.39	263,930.37	75,953.73			5,217,513.48
3,664.59	17,576.55			8,956.67	331,205.31
	4,791.50	75,824.21		9,372.83	89,988.54
23,943.00	669,899.90	144,673.69		9,330.35	3,348,355.32
4,240.12	23,352.77	59,874.12		25,845.16	408,952.17
10,134.58	2,259.89	224,716.36		61,409.97	1,551,383.60
	319,584.71	97,372.08			4,381,313.79
7,951.08	125,958.40			3,438.94	1,042,121.71
12,616.93	150,068.37	223,391.28		4,423.48	2,701,027.06
4,633.14	10,302.36	6,909.74			756,483.64
19,236.82	21,328.10	45,551.14			651,165.19
9,721.08	50,899.09	99,193.33			1,171,519.90
4,430.00	117,337.63	245,508.93		110,446.52	2,326,095.53
482.92	22,554.82	30,803.05		4,600.46	466,876.25
8,416.72	67,967.70	22,009.05		97,168.79	1,508,541.65
3,622.77	225,918.79	60,867.39		3,371.72	580,385.67
1,616.44	16,123.54	11,710.63		3,254.44	188,455.05
	25,509.77	30,821.48			396,510.25
8,217.50	30,370.39	33,839.13		7,952.77	1,439,212.29
2,788.15	170,748.46	215.85		88,334.15	899,231.61
12,049.10	96,702.47	179,998.13		824.50	1,155,222.63
	2,456.04	3,330.41		1,097.58	6,884.03
2,300.95	41,441.08	31,349.66		51,934.83	477,011.52

TABLE

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	
United States Casualty.....	5,000 00	.....	1,000,347.94	.....
United States Fidelity and Guaranty.....	138,467.04	25,923 64	850,918 11	.....
Western Mut. Hail and Cyclone, Minn.....	.....	.....	.....	.....
Total of companies other than Fire..	\$ 5,076,250.70	\$ 2,141,110 00	\$ 20,501,408.18	\$
Grand total.....	\$30,554,675.18	\$56,664,550.60	\$173,418,036.00	\$6

UED.

Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over 3 months past due.	Amount of premium notes not matured	All other assets.	Total gross assets.
6,324.98	78,976.30	57,169.07	.....	979.09	1,148,790.38
16,445.36	266,740.52	90,581.45	.....	76,332.71	2,256,197.83
.....	21.56	.....	.....	3,050.98	3,072.54
\$ 210,659.20	\$ 2,932,863.29	\$ 1,913,484.53	.....	\$ 667,548.96	\$ 36,222,437.53
\$ 1,771,293.26	\$ 20,594,905.86	\$ 16,798,956.38	\$ 1,278,809.39	\$ 6,598,935.93	\$ 318,082,065.94

A classified exhibit of gross liabilities, December 31

NAME OF COMPANIES.	Adjusted and un- adjusted.	
IOWA COMPANIES.		
American Mutual Fire.....	\$ 500.00	\$
Anchor Mutual	2,117.50	
Atlas Mutual	57.89	
Capital	1,627.25	
Century		
Dairy Mutual	2,007.86	
Des Moines	1,193.53	
Dubuque Fire and Marine	5,000.00	
Farmers	4,192.38	
Fidelity	1,810.89	
Hawkeye	2,715.91	
Iowa Home		
Iowa Merchants' Mutual	3,439.71	
Iowa State	2,304.00	
Merchants and Bankers Mutual		
Mill Owners Mutual	14,500.00	
Security	2,721.73	
State	2,744.25	
Total Iowa companies	\$ 46,932.90	\$
OTHER THAN IOWA COMPANIES.		
Ætna	413,017.90	
Aachen and Munich, U. S. branch	49,388.86	
Agricultural	80,755.94	
American, Massachusetts	13,410.16	
American, New Jersey	70,211.33	
American Central	52,836.38	
American, Pennsylvania	120,111.49	
American, New York	98,444.16	
Atlas Assurance, U. S. branch	57,272.16	
Baloise Fire, U. S. branch	32,860.61	
British American Assurance, U. S. branch	105,334.39	
Buffalo Commercial	7,439.77	
Buffalo German	23,267.27	
Caledonian, U. S. branch	101,269.34	
Citizens, New Jersey	29,041.50	
Citizens, Pennsylvania	20,347.53	
Colonial, New York	67,953.05	
Commercial Union, U. S. branch	295,525.00	
Concordia Fire	22,780.51	
Connecticut	171,824.49	
Continental	330,851.75	
Delaware	61,792.00	
Detroit Fire and Marine	20,099.96	
Eagle Fire	14,879.25	

Companies, other than Life, doing business in Iowa.

	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and liabilities.
.....	20,750.00	22,850.00	.....	.....
.....	24,157.82	28,465.32	.....	.....
.....	.....	179.10	.....	.....
69.79	1,515.82	94,812.86	25,000.00	59,099.97
59.88	.....	7,159.88	25,000.00	7,724.81
.....	108.75	3,344.25	.....	.....
21.60	1,664.04	343,233.66	25,000.00	70,761.42
69.19	10,000.00	104,969.19	100,000.00	216,652.49
39.62	6,129.80	398,402.21	100,000.00	86,869.90
53.79	4,276.19	65,360.87	25,000.00	.....
.....	.....	409,115.87	25,000.00	231,885.69
68.81	.....	7,168.80	25,000.00	6,952.04
.....	5,200.00	9,188.52	.....	.....
.....	20,306.55	23,110.55	.....	.....
.....	18,283.62	18,507.72	.....	.....
.....	.....	14,500.00	.....	.....
99.09	1,019.55	57,640.37	100,000.00	48,285.07
46.92	4,498.82	187,526.99	100,000.00	41,272.98
21.64	\$ 117,910.96	\$ 1,795,536.16	\$ 550,000.00	\$ 769,504.37
46.20	259,886.50	4,047,342.69	4,000,000.00	5,309,951.03
56.44	16,029.26	417,815.55	.....	478,844.43
76.86	.....	1,174,995.80	500,000.00	543,540.55
107.91	9,912.93	192,631.00	300,000.00	115,202.03
57.27	4,127.35	1,458,395.95	600,000.00	1,599,792.15
17.61	.....	773,404.01	600,000.00	625,892.07
28.68	577,377.46	1,729,704.58	500,000.00	247,360.42
55.49	7,620.76	711,763.09	400,000.00	312,208.55
40.52	5,936.00	586,547.75	.....	.....
66.78	14,119.29	273,262.36	.....	545,458.89
90.80	.....	708,429.25	.....	457,878.85
25.95	.....	108,389.04	200,000.00	35,713.90
42.95	.....	370,979.13	200,000.00	1,447,373.95
57.28	10,000.00	1,041,622.74	.....	809,235.04
84.50	3,776.08	367,010.58	300,000.00	101,553.11
65.99	8,194.46	211,407.98	500,000.00	102,639.98
36.87	13,010.86	229,100.78	200,000.00	102,172.39
24.72	104,900.11	2,343,677.83	.....	1,402,759.50
25.21	.....	568,520.72	200,000.00	159,971.32
63.50	.....	1,989,234.12	1,000,000.00	1,092,661.01
17.52	483,947.90	5,127,732.17	1,000,000.00	4,510,539.30
80.80	109,001.50	699,549.30	702,875.00	105,790.85
66.08	.....	199,465.04	500,000.00	645,806.40
61.58	13,092.58	267,602.14	300,000.00	782,832.36

NAME OF COMPANIES.	Adjusted and un- adjusted.
Erie.....	19,541.96
Equitable Fire and Marine.....	38,602.00
Farmers, Pennsylvania.....	26,021.53
Fire Association of Philadelphia.....	273,195.72
Firemens, Maryland.....	31,862.98
Firemens, New Jersey.....	35,603.10
Firemens Fund, California.....	170,869.22
Franklin Fire, Pennsylvania.....	35,449.16
German, Illinois.....	88,454.56
German, Pennsylvania.....	8,721.49
Germania, New York.....	72,390.61
German Alliance, New York.....	44,777.33
German American, New York.....	336,020.00
Girard Fire and Marine, Pennsylvania.....	23,183.37
Glens Falls Fire.....	43,840.68
Greenwich Fire, New York.....	159,490.20
Hamburg Bremen U. S. branch.....	46,400.00
Hanover, New York.....	223,096.48
Hartford Fire.....	600,282.26
Helvetia Swiss Fire, U. S. branch.....	31,108.44
Home Fire, New York.....	481,068.10
Imperial, U. S. branch.....	89,766.56
Insurance Company of North America.....	558,322.00
International Fire.....	5,539.84
Lancashire, U. S. branch.....	249,843.67
Law Union and Crown, U. S. branch.....	52,518.91
Lion Fire, U. S. branch.....	47,342.27
Liverpool and London and Globe, New York.....	11,705.00
Liverpool and London and Globe, U. S. branch.....	427,174.00
London Assurance Corporation, U. S. branch.....	156,173.00
London and Lancashire, U. S. branch.....	118,624.83
Lumbermens, Pennsylvania.....	19,739.95
Magdeburg, U. S. branch.....	71,524.85
Manchester Assurance, U. S. branch.....	159,367.48
Manhattan, New York.....	43,668.81
Mechanics, Pennsylvania.....	17,846.52
Mercantile Fire and Marine, Massachusetts.....	7,351.39
Merchants, New York.....	84,935.07
Michigan Fire and Marine, Michigan.....	18,281.17
Milwaukee, Wisconsin.....	9,931.60
Milwaukee Mechanics, Wisconsin.....	55,375.50
National Assurance, U. S. branch.....	43,785.29
National, Connecticut.....	224,752.08
National Standard, New York.....	17,852.00
Newark, New Jersey.....	4,713.12
New Hampshire, New Hampshire.....	164,266.04
Netherlands, U. S. branch.....	31,303.33
Niagara, New York.....	159,191.19
Northern Assurance, U. S. branch.....	132,687.64
North British and Mercantile, U. S. branch.....	259,263.35
North German, U. S. branch.....	18,030.05
Northwestern National, Wisconsin.....	49,427.62
Norwich Union, U. S. branch.....	122,797.36
Orient, Connecticut.....	203,346.13
Pacific, New York.....	30,843.60

-CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities ex- cept capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
252,661.01	1,296.60	276,099.57	200,000.00	101,412.48
332,477.22	14,210.10	388,422.32	400,000.00	130,080.86
376,344.87	7,645.08	412,361.53	.....	328,642.98
2,308,360.54	2,125,297.21	4,747,848.18	500,000.00	920,781.54
334,200.70	35,332.46	401,396.20	900,000.00	182,618.65
414,127.07	17,803.55	468,546.62	1,000,000.00	1,147,127.89
1,417,288.18	.....	1,589,982.40	1,000,000.00	1,341,868.48
488,290.73	1,051,749.33	1,577,164.22	400,000.00	1,094,286.23
2,028,938.02	.....	2,130,242.58	200,000.00	1,275,221.70
215,351.02	1,070.35	229,357.95	200,000.00	71,066.75
1,563,778.00	.....	1,645,349.61	1,000,000.00	2,275,975.38
202,622.29	159.15	247,556.77	400,000.00	340,784.29
2,742,697.42	178,704.50	3,293,285.02	1,000,000.00	4,267,711.70
404,393.01	655,897.51	1,083,473.89	300,000.00	616,824.45
931,093.40	10,000.00	991,657.68	200,000.00	2,227,190.09
1,123,126.19	26,056.25	1,316,147.64	200,000.00	200,517.48
990,395.15	.....	1,053,345.15	.....	499,586.89
1,328,136.32	51,362.40	1,622,642.40	1,000,000.00	485,663.30
5,467,046.72	.....	6,122,195.12	1,250,000.00	3,548,179.81
260,326.13	23,164.00	319,378.63	.....	529,127.25
4,546,125.00	220,720.75	5,296,164.56	3,000,000.00	5,297,498.84
936,022.80	750.00	1,048,384.36	.....	806,972.17
3,397,408.67	786,051.50	4,731,842.17	3,000,000.00	1,778,537.59
55,321.29	.....	61,061.13	200,000.00	86,651.15
1,392,339.06	11,764.85	1,669,855.41	.....	598,882.12
226,174.47	5,404.27	285,358.70	.....	407,946.88
433,612.47	18,110.98	501,365.72	.....	373,658.30
56,328.14	9,000.00	77,033.14	200,000.00	74,944.05
3,772,409.00	654,927.57	4,937,411.62	.....	4,709,385.80
777,280.33	65,994.59	1,006,081.92	.....	1,409,009.73
1,466,834.54	29,159.94	1,633,628.77	.....	940,909.79
131,401.71	252,869.34	404,511.00	250,000.00	561,796.14
517,043.99	.....	588,568.84	.....	340,339.18
1,035,246.25	32,602.73	1,242,421.66	.....	551,693.45
125,478.00	90,260.37	266,401.18	500,000.00	38,013.55
152,064.38	283,423.90	457,734.80	250,000.00	215,062.57
122,466.04	6,295.90	144,285.33	400,000.00	24,347.22
651,115.12	21,902.45	768,761.65	400,000.00	183,135.35
217,089.73	2,406.44	237,777.34	400,000.00	170,480.48
109,825.27	8,760.99	133,386.36	200,000.00	100,018.20
821,032.72	53,141.91	940,500.13	200,000.00	1,355,352.28
208,195.78	20,437.63	363,418.70	.....	208,011.88
2,045,419.76	95,000.00	2,387,909.63	1,000,000.00	1,533,879.71
144,432.22	17,348.73	181,267.95	200,000.00	155,693.85
109,589.41	8,044.42	126,135.18	250,000.00	309,524.65
1,177,182.78	5,802.42	1,363,771.24	1,000,000.00	1,003,255.03
237,004.21	17,790.13	289,972.67	.....	276,262.00
1,354,147.26	17,829.56	1,544,805.51	500,000.00	811,835.21
1,021,688.09	12,600.37	1,184,923.93	.....	1,526,556.23
2,010,650.06	5,313.51	2,333,366.02	.....	1,910,115.97
287,544.43	18,772.75	344,247.23	200,000.00	45,404.21
1,240,177.16	9,935.42	1,300,740.20	600,000.00	1,000,630.74
1,247,221.04	27,708.42	1,419,101.82	.....	933,017.96
928,604.80	20,845.08	1,171,648.12	500,000.00	664,041.36
319,947.18	20,409.09	381,699.87	200,000.00	121,143.46

NAME OF COMPANIES.	Adjusted and un- adjusted.	Related and dis- puted.
Palatine, U. S. branch.....	15,212.00	
Pelican Assurance, New York.....	192,110.02	8,600.00
Pennsylvania Fire, Pennsylvania.....	238,615.50	
Phoenix Fire, New York.....	242,956.37	10,105.74
Phoenix Fire, Connecticut.....		
Phoenix Assurance, U. S. branch.....	293,716.12	22,225.00
Providence Washington, Rhode Island.....	174,290.26	18,133.86
Prussian National, U. S. branch.....	40,147.97	4,350.00
Queen Insurance, of America.....	147,710.66	35,846.18
Reading Fire, Pennsylvania.....	18,444.83	13,000.00
Reliance Fire, Pennsylvania.....	39,254.70	8,300.00
Rochester German, New York.....	19,377.77	7,000.00
Royal Insurance, U. S. branch.....	396,627.13	102,321.57
Royal Exchange Assurance, U. S. branch.....	73,777.80	5,207.20
St. Paul Fire and Marine, Minneapolis.....	147,429.19	14,944.07
Scottish Union and National, U. S. branch.....	227,665.58	12,300.00
Security Fire, Connecticut.....	47,926.55	904.00
Springfield Fire and Marine, Massachusetts.....	172,055.81	20,350.04
Spring Garden, Pennsylvania.....	23,508.65	14,105.46
Sun Insurance office, U. S. branch.....	180,547.16	13,753.00
Svea Fire and Life, U. S. branch.....	38,709.55	8,313.00
Thuringia, U. S. branch.....	36,713.18	
Traders Fire, Illinois.....	95,363.03	11,435.00
Trans Atlantic, U. S. branch.....	28,854.83	10,727.50
Union Fire, Pennsylvania.....	29,915.05	4,000.00
Union Assurance Society, U. S. branch.....	170,383.30	13,450.00
United Fire, Maryland.....	23,575.60	700.00
United States Fire, New York.....	40,383.05	5,503.43
Victoria Fire, New York.....	5,521.75	
Westchester Fire, New York.....	125,192.24	7,950.00
Western Assurance, Canada.....	161,661.14	14,634.15
Western Underwriters Association, Illinois.....	13,368.63	1,450.00
Williamsburg City Fire Insurance, New York.....	45,424.43	2,840.15
Total Non-Iowa Companies.....	\$ 12,226,326.20	\$ 1,279,238.14
Total Fire Companies.....	\$ 12,273,259.10	\$ 1,295,808.86
COMPANIES OTHER THAN FIRE.		
Alliance Hall and Cyclone, Minnesota.....		
American Bonding and Trust, Maryland.....	24,803.47	
American Surety, New York.....	95,217.68	196,175.49
Ætna Indemnity, Connecticut.....	9,065.75	
Bankers Mutual Casualty, Iowa.....	989.53	
City Trust, Safe Deposit and Surety, Pennsylvania.....	8,326.19	54,199.71
Continental Casualty, Indiana.....	703.60	1,446.48
Employers Liability Assurance Corporation, U. S. branch.....	56,340.00	280,528.00
Fidelity and Deposit, Maryland.....	49,607.70	104,555.33
Guarantee Company of North America, Canada.....	39,772.56	33,715.12
Hartford Steam Boiler Inspection and Insurance, Conn.....	17,851.85	
Lawyers Surety, New York.....	9,665.07	710.00
Lloyds Plate Glass Insurance, New York.....	3,360.74	
London Guarantee and Accident, U. S. branch.....	284,079.80	12,100.00
Maryland Casualty, Maryland.....	71,798.44	127,554.50
Metropolitan Plate Glass Insurance, New York.....	5,543.96	
Minnesota Farmers Hail Minn.....		
National Surety, New York.....	25,504.55	18,077.49
New Amsterdam Casualty, New York.....	23,212.00	13,235.00
New Jersey Plate Glass Insurance, New Jersey.....	1,552.94	

—CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities ex- cept capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
73,772.75	8,159.10	97,143.85		802,000.00
1,719,001.59	851,117.95	2,771,038.56	400,000.00	283,275.00
3,039,403.97	10,844.31	3,288,863.78	1,000,000.00	2,163,883.97
2,087,882.17		2,340,944.32	2,000,000.00	1,533,779.64
				1,242,549.93
1,500,674.16	190,179.03	2,096,794.31		796,749.98
929,440.84		1,121,804.96	500,000.00	500,432.47
358,101.97	2,434.83	404,834.77		339,331.32
1,577,485.57	55,426.45	1,816,502.86	500,000.00	2,349,203.86
328,657.45	4,708.11	364,810.39	250,000.00	284,960.64
304,864.03	135,240.24	477,658.97	300,000.00	230,394.41
379,193.52	1,122.86	406,694.15	200,000.00	571,920.95
3,513,647.85	568,668.71	4,581,245.26		2,488,996.21
604,466.94	7,067.67	690,419.61	200,000.00	608,741.76
1,182,868.63	35,154.53	1,380,396.42	500,000.00	725,995.70
1,655,789.26	97,267.00	1,993,021.84		2,224,054.89
451,826.26	36,390.99	537,038.80	300,000.00	162,566.39
1,509,778.79		1,762,179.54	1,500,000.00	1,819,143.41
374,469.44	419,197.91	835,281.46	400,000.00	103,471.81
1,347,856.63	13,783.85	1,555,940.64		980,520.91
327,824.79	19,062.07	394,809.41		316,185.14
609,574.16	1,714.67	648,002.01		363,343.10
787,288.05		894,086.08	500,000.00	1,011,808.06
290,307.22	1,752.44	331,641.99		310,070.82
208,100.19	33,862.82	273,878.06	200,000.00	55,536.86
697,292.93	10,809.63	891,935.86		724,310.28
145,528.46	15,936.30	185,740.36	250,000.00	115,178.61
260,461.89	26,479.10	332,887.52	250,000.00	140,020.17
44,501.47		50,025.22	200,000.00	4,967.09
1,290,360.44		1,423,502.68	300,000.00	1,219,258.36
1,150,782.93		1,327,078.22		638,430.58
229,831.03		244,649.66	200,000.00	42,453.81
616,091.01	9,942.83	674,304.42	250,000.00	1,120,894.62
\$ 107,930,339.64	\$ 11,249,990.94	\$ 132,685,894.92	\$ 45,602,875.00	\$ 99,326,376.84
\$ 109,544,461.28	\$ 11,367,901.90	\$ 134,481,431.08	\$ 46,152,875.00	\$ 100,095,881.21
210,408.30	3,143.25	238,355.02	1,000,000.00	403,676.65
592,251.67		883,867.84	2,500,000.00	1,833,645.64
61,054.37	2,204.50	72,324.62	250,000.00	8,880.69
63,755.70	19,281.56	84,026.79		5,961.75
129,824.89	2,395,730.97	2,588,081.76	500,000.00	260,273.56
54,768.17		56,918.25	300,000.00	52,033.92
644,565.51	11,268.46	992,673.97		558,709.63
660,248.39		805,411.48	1,500,000.00	2,075,902.31
84,837.38	11,246.67	160,571.93		881,549.78
1,561,434.36		1,579,286.21	500,000.00	621,740.85
30,080.99	1,718.80	51,174.86	500,000.00	205,308.78
212,907.02	28,771.79	265,138.55	250,000.00	136,026.64
385,047.78	60,000.46	741,228.04	200,000.00	230,291.86
673,725.49	55,029.75	899,113.18	750,000.00	677,982.35
142,839.24	5,074.34	153,457.54	100,000.00	213,418.71
261,987.48	108,687.41	416,217.03	500,000.00	592,324.62
193,578.43	627.51	220,672.94	314,400.00	45,312.73
55,945.22	438.32	57,936.48	100,000.00	30,518.57

TABLE No. 5

NAME OF COMPANIES.	Adjusted and un- adjusted.	Revised and dis- puted.
New York Plate Glass, New York	3,253.58	.....
Ocean Accident and Guarantee Corporation, U. S. branch ..	5,806.00	48,240.83
Preferred Accident Insurance, New York	78,000.00	.....
Standard Life and Accident, Michigan	68,085.00	112,440.00
State Mutual Hail Insurance, Minn	3,500.00	.....
Union Casualty and Surety, Missouri	8,970.92	32,600.00
United States Casualty, New York	36,070.00	61,940.00
United States Fidelity and Guaranty, Maryland	20,120.48	10,150.86
Western Mutual Hail and Cyclone Insurance, Minn .....	.....	500.00
Total other than Fire Companies	\$ 942,280.81	\$ 1,109,309.22
Grand Total	\$ 13,215,539.91	\$ 2,405,118.02

—CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities ex- cept capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
128,090.93	7,096.29	138,440.80	100,000.00	158,075.45
359,569.38	.....	313,616.26	.....	1,125,506.03
430,066.78	2,723.35	510,790.13	200,000.00	188,441.48
506,484.75	12,851.36	699,861.11	250,000.00	205,361.52
.....	390.00	3,890.00	.....	.....
92,041.88	1,185.00	134,797.80	250,000.00	92,213.72
352,116.52	33,663.86	483,790.38	300,000.00	365,000.00
461,358.60	.....	491,629.94	1,500,000.00	264,567.89
.....	900.00	1,400.00	.....	.....
\$ 8,260,049.23	\$ 2,732,033.65	\$ 13,043,672.91	\$ 11,664,400.00	\$ 11,122,253.38
\$ 117,804,510.51	\$ 14,099,935.55	\$ 147,525,103.99	\$ 57,817,275.00	\$ 111,218,134.59



INDEX.

	PAGES.
LETTER OF TRANSMITTAL.....	iii
ABSTRACTS FROM COMPANIES' ANNUAL REPORTS.....	3
STATISTICAL TABLES—FIRE—	
Table No. 1—Business of Iowa mutual fire, tornado and hailstorm assessment insurance associations for 1900.....	44-59
Table No. 2—Business done in Iowa (other than life).....	485-490
Table No. 3—Condition and business of companies operating in Iowa (other than life).....	492-499
Table No. 4—Classification of gross assets of companies operating in Iowa (other than life).....	499-507
Table No. 5—Classification of gross liabilities of companies operating in Iowa (other than life).....	508-515

FIRE COMPANIES.

IOWA COMPANIES.

American Mutual.....	3-4
Anchor Mutual Fire.....	5, 6
Atlas Mutual.....	7, 8, 9
Capital.....	9, 10, 11
Century.....	11, 12, 13
County Mutual, fire, tornado and hailstorm insurance associations.....	44, 45, 46, 47, 48, 49, 50, 51
Dairy Mutual.....	13, 14, 15
Des Moines.....	15, 16, 17
Dubuque Fire and Marine.....	17, 18, 19, 20
Farmers.....	20, 21, 22
Fidelity.....	22, 23, 24
Hawkeye.....	25, 26, 27
Iowa Home.....	27, 28, 29
Iowa Merchants Mutual.....	30, 31
Iowa State Mutual.....	31, 32, 33
Merchants and Bankers Mutual.....	33, 34, 35
Mill Owners Mutual Fire.....	35, 36, 37
Security Fire.....	37, 38, 39
State.....	40, 41, 42, 43
State mutual fire, tornado and hailstorm insurance associations.....	50, 51, 52, 53, 54, 55, 56, 57

OTHER THAN IOWA COMPANIES.

Etna.....	60, 61, 62, 63
Aschen and Munich Fire—U. S. branch.....	63, 64, 65
Agricultural.....	66, 67, 68
American, Massachusetts.....	69, 70, 71
American, New Jersey.....	71, 72, 73, 74
American, Central.....	74, 75, 76, 77
American Fire, Pennsylvania.....	77, 78, 79, 80
American Fire, New York.....	80, 81, 82
Atlas Assurance—U. S. branch.....	83, 84, 85
Baloise Fire—U. S. branch.....	86, 87, 88
British American Assurance.....	88, 89, 90
Buffalo Commercial.....	93, 92, 93
Buffalo German.....	93, 94, 95
Caledonian—U. S. branch.....	96, 97, 98, 99

	PAGES
Citizens, New York	99, 100, 101, 102
Citizens, Pennsylvania	102, 103, 104, 105
Colonial Assurance	105, 106, 107, 108
Commercial Union—U. S. branch	108, 109, 110, 111
Concordia Fire	111, 112, 113
Connecticut Fire	114, 115, 116
Continental	117, 118, 119, 120
Delaware	120, 121, 122, 123
Detroit Fire and Marine	123, 124, 125, 126
Eagle Fire	126, 127, 128, 129
Erie Fire	129, 130, 131
Equitable Fire and Marine	132, 133, 134, 135
Farmers Fire	135, 136, 137, 138
Fire Association of Philadelphia	138, 139, 140, 141
Firemens, Maryland	141, 142, 143, 144
Firemens, New Jersey	144, 154, 146, 147
Firemans Fund	147, 148, 149, 150
Franklin Fire	151, 152, 153
German	153, 154, 155, 156
German Fire	156, 157, 158, 159
Germania Fire	159, 160, 161, 162
German Alliance	162, 163, 164
German American	165, 166, 167
Girard Fire and Marine	168, 169, 170, 171
Glens Falls	171, 172, 173
Greenwich	174, 175, 176, 177
Hamburg-Bremen Fire—U. S. branch	177, 178, 179, 180
Hanover Fire	180, 181, 182, 183
Hartford Fire	183, 184, 185, 186
Helvetia Swiss Fire—U. S. branch	186, 187, 188
Home	188, 189, 190, 191
Imperial Fire—U. S. branch	192, 193, 194
Insurance Company of North America	195, 196, 197, 198
International	199, 200, 201
Lancashire—U. S. branch	201, 202, 203, 204
Law, Union and Crown Fire and Life—U. S. branch	204, 205, 206
Lion—U. S. branch	207, 208, 209
Liverpool and London and Globe—U. S. branch	210, 211, 212, 213
Liverpool and London and Globe	213, 214, 215
London Assurance corporation—U. S. branch	216, 217, 218, 219
London and Lancashire Fire—U. S. branch	219, 220, 221, 222
Lumberman's	222, 223, 224, 225
Magdeburg Fire—U. S. branch	225, 226, 227
Manchester Assurance—U. S. branch	228, 229, 230
Manhattan Fire	231, 232, 233
Mechanics	234, 235, 236, 237
Mercantile Fire and Marine	237, 238, 239
Merchants, New Jersey	240, 241, 242, 243
Michigan Fire and Marine	243, 244, 245, 246
Milwaukee Fire	246, 247, 248
Milwaukee Mechanics	249, 250, 251
National Assurance—U. S. branch	252, 253, 254
National Fire	255, 256, 257
National Standard	258, 259, 260
Newark Fire	261, 262, 263
New Hampshire Fire	264, 265, 266
Netherlands Fire—U. S. branch	267, 268, 269
Niagara Fire	270, 271, 272
Northern Assurance—U. S. branch	273, 274, 275, 276
North British and Mercantile—U. S. branch	276, 277, 278, 279
North German Fire—U. S. branch	279, 280, 281
Northwestern National	282, 283, 284, 285

	PAGES
Norwich Union—U. S. branch.....	285, 286, 287
Orient.....	288, 289, 290, 291
Pacific Fire.....	291, 292, 293, 294
Palatine—U. S. branch.....	294, 295
Pelican.....	295, 296, 297
Pennsylvania Fire.....	298, 299, 300
Phenix.....	301, 302, 303
Phoenix.....	304, 305, 306
Phoenix Assurance—U. S. branch.....	307, 308, 309
Providence Washington.....	310, 311, 312, 313
Prussian National—U. S. branch.....	313, 314, 315, 316
Queen Insurance Company of America.....	316, 317, 318, 319
Reading Fire.....	319, 320, 321, 322
Reliance.....	322, 323, 324, 325
Rochester German.....	325, 326, 327, 328
Royal—U. S. branch.....	328, 329, 330, 331
Royal Exchange Assurance—U. S. branch.....	331, 332, 333, 334
Saint Paul Fire and Marine.....	334, 335, 336
Scottish Union and National—U. S. branch.....	337, 338, 339, 340
Security.....	340, 341, 342, 343
Springfield Fire and Marine.....	344, 345, 346, 347
Spring Garden.....	347, 348, 349, 350
Sun Insurance Office—U. S. branch.....	350, 351, 352, 353
Svea Fire and Life—U. S. branch.....	353, 354, 355, 356
Thuringia—U. S. branch.....	356, 357, 358
Traders.....	359, 360, 361
Trans-Atlantic Fire—U. S. branch.....	362, 363, 364
Union.....	365, 366, 367, 368
Union Assurance Society—U. S. branch.....	368, 369, 370
United Fire.....	371, 372, 373
United States Fire.....	374, 375, 376, 377
Victoria Fire.....	377, 378, 379
Westchester Fire.....	380, 381, 382, 383
Western Assurance.....	383, 384, 385
Western Underwriters Association (Incorporated).....	385, 386, 387, 388
Williamsburg City.....	388, 389, 390, 391

ACCIDENT COMPANIES.

Continental Casualty Company.....	409, 410, 411, 412
Preferred Accident.....	463, 464, 465
Standard Life and Accident.....	465, 466, 467, 468, 469

HAIL COMPANIES.

Alliance Hail and Cyclone Mutual.....	391, 392, 393
Minnesota Farmers Hail.....	443, 444
State Mutual Hail.....	469, 470
Western Mutual Hail and Cyclone.....	483, 484

CASUALTY COMPANIES.

Ætna Indemnity company.....	400, 401, 402, 403
Bankers Mutual Casualty company.....	403, 404, 405
Employers Liability Assurance Corporation—U. S. branch.....	412, 413, 414, 415, 416, 417
Hartford Steam Boiler Inspection and Insurance company.....	423, 424, 425, 426
Lloyds Plate Glass.....	429, 430, 431
London Guarantee and Accident—U. S. branch.....	431, 432, 433, 434
Maryland Casualty company.....	434, 435, 436, 437, 438, 439, 440
Metropolitan Plate Glass.....	440, 441, 442, 443
New Amsterdam Casualty company.....	448, 449, 450, 451, 452
New Jersey Plate Glass.....	452, 453, 454, 455
New York Plate Glass.....	455, 456, 457

	PAGES
Union Casualty and Surety company.....	470, 471, 472, 473, 474, 475
United States Casualty company.....	475, 476, 477, 478, 479, 480

FIDELITY COMPANIES

American Bonding and Trust company.....	393, 394, 395, 396
American Surety Company of New York.....	396, 397, 398, 399
City Trust, Safe Deposit and Surety company.....	405, 406, 407, 408
Fidelity and Deposit Company of Maryland.....	417, 418, 419
Guarantee Company of North America.....	420, 421, 422
Lawyers' Surety company.....	426, 427, 428
National Surety company.....	445, 446, 447, 448
United States Fidelity and Guaranty company.....	480, 481, 482, 483
Ocean Accident and Guarantee Corporation, United States branch.	457, 458, 459, 460, 461, 462

THIRTY-SECOND ANNUAL REPORT

OF THE

AUDITOR OF STATE

OF THE STATE OF IOWA

ON

INSURANCE

1901

VOLUME II

LIFE

FRANK F. MERRIAM

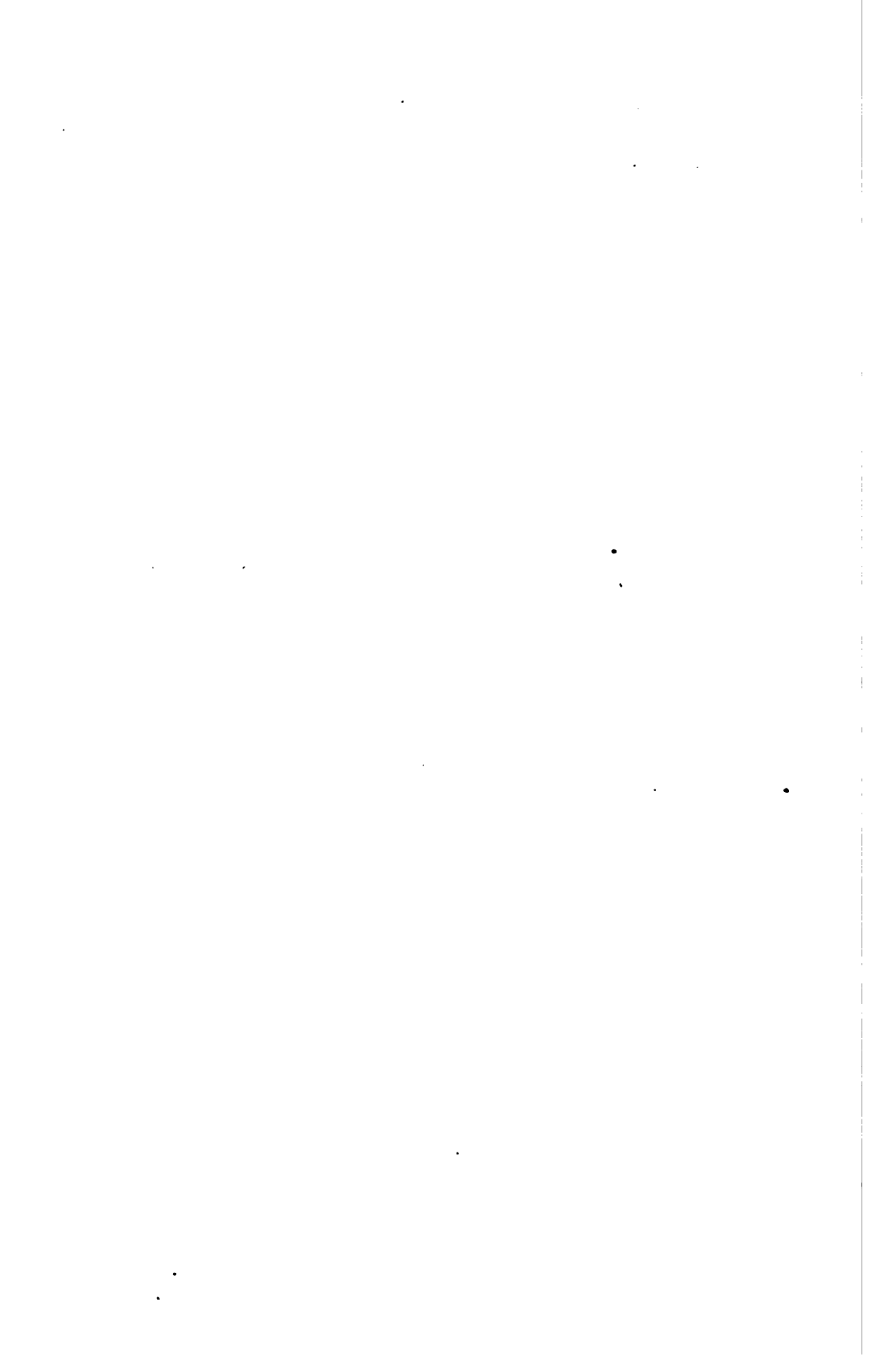
AUDITOR OF STATE

Compiled from annual statements, for the year ending December 31, 1900

DES MOINES:

BERNARD MURPHY, STATE PRINTER

1901



STATE OF IOWA,
OFFICE OF AUDITOR OF STATE, }
DES MOINES, May 1, 1901 }

Hon. Leslie M. Shaw, Governor:

SIR—I have the honor to submit herewith for your consideration Part II of the Thirty-second Annual Insurance report. This part of the insurance report relates to life insurance business in the various classes transacted in this state by insurance companies, associations, and societies. The number of these organizations authorized to transact business in this state for the year 1900 was as follows:

LEVEL PREMIUM COMPANIES.

Iowa companies (joint stock).....	4
Iowa companies (mutual)	4
Non-Iowa companies (joint stock).....	22
Non-Iowa companies (mutual).....	12

STIPULATED PREMIUM COMPANIES.

Iowa companies.....	1
Non-Iowa companies.....	1

ASSESSMENT ASSOCIATIONS.

Iowa associations.....	9
Non-Iowa associations.....	10
Iowa accident associations and companies.....	5
Non-Iowa accident associations and companies.....	3

FRATERNAL BENEFICIARY SOCIETIES.

Iowa societies.....	17
Non-Iowa societies.....	37

The following organizations were admitted and authorized to transact their appropriate business in this state during the year 1900:

LEVEL PREMIUM COMPANIES.

The Mutual Life & Trust Company, Des Moines, Iowa. Authorized capital stock, \$100,000, of which \$25,000 is paid in cash.

The Security Life & Savings Insurance Company, Des Moines, Iowa. Authorized capital stock, \$400,000, of which \$100,000 is paid in cash.

ASSESSMENT ASSOCIATIONS.

The World Mutual Life Association, Des Moines, Iowa.

The I. O. O. F. Mutual Life Insurance Society, Philadelphia, Pa.

STIPULATED PREMIUM COMPANIES.

The American Life Association, Des Moines, Iowa, was reorganized during the year under chapter LXV, laws of the Twenty-eighth General Assembly, as stipulated premium company under the name of the "American Life Insurance Company." Authorized capital stock, \$50,000.00, of which \$25,000.00 is paid up in cash.

The National Mutual Life Association and the Northwestern Life Association, both of Minneapolis, Minnesota, have been consolidated and reorganized under the laws of Minnesota as a stipulated premium company under the name of "The Northwestern National Life Insurance Company" and as such has been admitted to transact its appropriate business in this state under the stipulated premium law.

ASSESSMENT ACCIDENT ASSOCIATIONS.

Protective Accident Association, Cedar Falls, Iowa.

FRATERNAL BENEFICIARY SOCIETIES.

African Monarchs of America.....	Sioux City, Iowa
Fraternal Choppers of America	Boone, Iowa
Fraternal Pilgrims of America.....	Albia, Iowa
The Katolicky Delnick (Catholic Workmen).....	St. Paul, Minnesota
The Protestant Protective Association.....	Des Moines, Iowa
The Safety Fund Insurance Society.....	Syracuse, N. Y.

The Bohemian Slavonian Benevolent Association of New York, New York, did not file its statement in time for publication in this report, although authorized to transact business in this state.

NOTES REGARDING LIFE INSURANCE COMPANIES, ASSOCIATIONS, AND SOCIETIES.

CAPITAL STOCK INCREASED.

The National Life & Trust Company, Des Moines, Iowa, having an authorized capital stock of \$200,000, of which \$50,000 was paid up in cash, increased the amount paid up in cash to \$100,000 on April 1, 1901.

The Northwestern Life & Savings Company, Des Moines, Iowa, having an authorized capital stock of \$100,000, of which \$25,000 was paid up in cash, increased the capital stock paid up in cash to \$100,000 on February 1, 1901.

CHANGES PLAN AND RE-ORGANIZES.

Chicago Life Association, Des Moines, Iowa, organized as a stipulated premium and assessment life insurance association, has re-organized and is now transacting business on the level premium plan, as provided in Chapters 6 and 8, of the Code, under the name, Chicago Life Insurance Company.

IOWA INSURANCE REPORT.

v

CHANGE IN NAME.

The Odd Fellows Annuity Association, Des Moines, Iowa, has changed its name to the Annuity Life Association.

The Acme Life Insurance Company, Marshalltown, Iowa, has been moved to Des Moines, and is now known as the Continental Life Insurance Company.

The German American Mutual Life Association, Burlington, Iowa, has changed its name to the German American Equation Premium Life Association.

The Imperial Accident Association, Des Moines, Iowa, has changed its name to the Great Western Accident Association.

TRANSFERS AND CONSOLIDATIONS.

The following organizations have transferred their assets and business as follows:

Assessment Life Associations.

Economic Life Association, Clinton, Iowa, to the Des Moines Life Insurance Company, Des Moines, Iowa.

Midland Life Association, Fort Dodge, Iowa, to Chicago Life Insurance Company, Des Moines, Iowa.

Northern Life Association, Marshalltown, Iowa, to National Mutual Life Association, Minneapolis, Minnesota.

Federal Life Association, Davenport, Iowa, to National Mutual Life Association, Minneapolis, Minnesota.

United States Life Association, Davenport, Iowa, to Illinois Life Insurance Company, Chicago, Illinois.

South-Western Mutual Life Association, Marshalltown, Iowa, to Conservative Life Insurance Company, Los Angeles, California.

Western Mutual Life Insurance Association, Chicago, Illinois, to Illinois Life Insurance Company, Chicago, Illinois.

Assessment Accident Associations.

Peoples Accident Association, Des Moines, Iowa, to Continental Casualty Company, Hammond, Indiana.

Railway Officials & Employes Accident Association, Indianapolis, Indiana, to Continental Casualty Company, Hammond, Indiana.

Metropolitan Accident Association, Chicago, Illinois, to Continental Casualty Company, Hammond, Indiana.

Fraternal Beneficiary Societies.

Northwestern Legion of Honor, Marengo, Iowa, to Safety fund Insurance Society, Syracuse, New York.

Columbia Hearthstone, Iowa City, Iowa, to Ancient Order of the Red Cross, Waverly, Iowa.

Twentieth Century Benefit Union, Creston, Iowa, to Bankers Union of the World, Omaha, Nebraska.

Home Forum Benefit Order, Chicago, Illinois, to Safety Fund Insurance Society, Syracuse, New York.

IOWA INSURANCE REPORT.

THE FOLLOWING ORGANIZATIONS FAILED TO MAKE STATEMENT TO THIS DEPARTMENT AS OF DECEMBER 31, 1900, AND ARE NO LONGER AUTHORIZED TO TRANSACT BUSINESS IN IOWA.

LEVEL PREMIUM COMPANIES.

American Union Life Insurance Company of New York, New York.

ASSESSMENT ASSOCIATIONS.

Chicago Guarantee Fund Life Society, Chicago, Illinois.
Knight Templars & Masonic Mutual Aid Association, Cincinnati, Ohio.
Triple Link Life Insurance Company Chicago, Illinois.

FRATERNAL BENEFICIARY SOCIETIES.

Supreme Lodge National Reserve Association, Kansas City, Missouri.
United Moderns, Denver, Colorado.

The Royal Brotherhood of America, Des Moines, Iowa, has ceased transacting business. The officers settled up the affairs of this organization which were in a very unsatisfactory condition, as best they could. The membership has all lapsed although the organization yet stands as an incorporation.

REFUSED TO COMPLY WITH DEPARTMENT REQUIREMENTS.

The Mutual Reserve Fund Life Association of New York, is not authorized to transact further business in this state. The department ordered an examination of this association in October, 1900. The association permitted the examiner to proceed for some days but suddenly the officers refused further access to the books of the association, preferring to withdraw from the state rather than to have the examination completed. The association refused to pay the expense of this partial examination and suit has been brought to compel the payment of the same. Suit is now pending in the district court of Polk county.

Owing to complaints and rumors regarding the condition of the General Assembly of the American Benevolent Association of St. Louis, Missouri, the department ordered an examination. The management refused to permit the examiner access to the books and the association's certificate of authority was revoked February 27, 1901, said association now having no authority to transact business in this state.

The National Accident Society of New York was not re-authorized to transact business in Iowa. The society was notified the department would expect to make an examination of its affairs during the current year. The society with drew its application for admission to the state rather than permit an examination.

PLACED IN HANDS OF RECEIVER.

The United States Mercantile Indemnity Association, Des Moines, Iowa, was placed in the hands of a receiver by the district court of Polk county. Mr. Clarence L. Leeds, whose address is No. 314 Manhattan block, Des Moines, Iowa, was appointed receiver.

The following table exhibits the number of life insurance companies and associations doing business in Iowa during 1900, and making annual statements to this office as of December 31, 1900; also showing the number of policies and amount of insurance in force in Iowa under such policies December 31, 1900:

COMPANIES.	Number of companies.	Number of policies in force December 31, 1900.	Amount of insurance in force December 31, 1900.
Iowa Life Companies	8	24,247	\$ 25,258,789
Non-Iowa Life Companies	34	112,594	132,276,103
Assessment Associations	19	30,653	55,037,546
Stipulated Premium Associations	8	3,200	5,162,785
Assessment Accident Associations	1	11,627	22,443,350
Fraternal Beneficiary Societies and Orders	54	171,123	274,070,212
Total	124	353,444	\$ 514,248,775

Respectfully Submitted,

FRANK F. MERRIAM,
Auditor of State.



PART II.

CONTAINING

Annual statements of Life Insurance Companies, Stipulated Premium and Assessment Life Insurance Companies and Associations, and Fraternal Beneficiary Orders, made to, and filed with the Auditor of State, 1901.

Statistical tables Nos. 1, 2 and 3, exhibiting the condition and business of all Life Insurance Companies transacting business in Iowa in 1900, and filing annual statements in 1901.



ANNUAL STATEMENTS OF LIFE INSURANCE COMPANIES

AND

**Life Companies Transacting Accident Insurance Business
in Iowa in 1900 and Filing Statements in 1901.**

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

CENTRAL LIFE ASSURANCE SOCIETY OF U. S.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. B. PEAK.

First Vice-President, CHAS. J. PHILLIPS.

Secretary, H. G. EVERETT.

Second Vice-President, M. H. BENSON.

[Incorporated, February 18, 1896.

Commenced business, February 20, 1896]

Home office, 609 and 612 Observatory building

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year. . . \$	31,169.12	
Extended at.		\$ 31,169.12

INCOME DURING YEAR.

As shown by the books at home office at close of business, December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums. \$	34,926.95
Renewal premiums (except items 3 and 5), less interest included in deferred premiums.	25,676.95

Total premium income. \$	60,603.90
Interest on loans on mortgages of real estate. \$	1,199.23
Interest on collateral loans, including premium notes, loans or liens.	220.29

Total rents and interest.	1,419.52
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Total income during the year.	62,023.42
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Sum of both amounts.	\$ 93,192.54
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IOWA INSURANCE REPORT.

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business, December 31st

Installment death claims.....	\$	150.00
Total paid policy holders.....	\$	150.00
Commissions on bonuses to agents (less commission received on re-insurances), new policies, \$26,802.91; renewal policies, \$2,999.82.....		29,802.73
Salaries and allowances for agencies, including managers, agents and clerks.....		1,946.76
Salaries and all other compensation, officers, \$1,400.00; home office employes, \$1,153.25.....		2,553.25
Medical examiners' fees.....		1,839.25
Taxes.....		337.31
Insurance department fees and agents' licenses.....		15.00
Rent (including \$710.00 for company's use of own buildings), less received under sub-lease.....		710.00
Advertising, \$157.54; printing and stationery, \$978.63; postage, \$287.72.....		1,423.89
Legal expenses, \$263.00; for furniture, etc., \$3.68.....		266.68
All other items, viz., actuaries' fees, \$240.00; revenue stamps, \$853.07; incidental expenses, \$203.69.....		1,296.76
(Total miscellaneous expenses, \$1,296.76.)		
Total disbursements.....	\$	40,341.83
Balance.....	\$	52,850.91

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business, December 31st

Mortgage loans on real estate (Schedule B), first liens.....	\$	29,498.00
Loans made to policy-holders on this company's policies assigned as collateral.....		10,900.37
Premium notes on policies in force, of which \$5,879.87 is for first year's premiums.....		5,879.87
Cash deposited in bank.....		2,874.10
Bills receivable, secured.....		3,640.99
Miscellaneous items.....		361.27
Total.....	\$	53,154.60
Deduct ledger liabilities:		
Agents' credit balances, \$298.69; all other, \$5.00.....		303.69
Total net ledger assets, as per balance above.....	\$	52,850.91

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	\$342.16
Interest due and accrued on collateral loans.....		151.40
Interest due and accrued on premium notes, loans or liens.....		225.06
Total interest due and accrued.....	\$	718.62
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$	7,567.52
	New business.	Renewals.
	\$	2,732.50

IOWA INSURANCE REPORT.

5

Gross deferred premiums on policies outstanding December 31st.....	3,432.60	2,476.10	
Totals.....	\$ 10,009.12	\$ 5,208.60	
Deduct cost of collection, fifty per cent on "new"; five per cent on "renewals".....	\$ 5,004.56	\$ 260.43	
Net amount of uncollected and deferred premiums.....	\$ 5,004.56	\$ 4,948.17	\$ 10,631.35
Other items, furniture, fixtures, supplies, etc.....			1,500.00
Gross assets.....			\$ 64,982.26
Deduct assets not admitted:			
Supplies, printed matter, stationery, fixtures, safes, etc.....		1,500.00	
Total			\$ 1,500.00
Total admitted assets.....			\$ 63,482.26

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business, December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.	\$ 40,825.31	
Net reserve.....		\$ 40,825.31
Net policy claims.....		\$ 40,825.31
Liabilities on policy-holders account.....		40,825.31
Gross divisible surplus.....		22,656.95
Total.....		\$ 63,482.26

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Nos. and Amounts.	
	No.	Amount.	No.	Amount	No.	Amount.	No.	Amount.
At end of previous year.....	388	760,500	113	122,700	220	277,800	730	1,161,000
New policies issued.....	481	947,000	113	106,800	17	22,000	614	1,075,800
Totals.....	872	1,707,500	226	229,500	246	299,800	1,344	2,236,800
Deduct ceased:								
By death.....	1	3,000					1	3,000
By lapse.....	83	182,700	26	23,146	141	164,300	250	370,146
Total terminated.....	84	185,700	26	23,146	141	164,300	251	373,146
Outstanding end of year.....	788	1,521,800	200	206,354	105	135,500	1,093	1,863,654

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business, December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries four per cent table?

Answer. Yes.

IOWA INSURANCE REPORT.

Is any surrender value promised in excess of the actuaries four per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, no provision. On renewal premiums, no provision.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stock-holders for use of real or guarantee capital?

Answer. None.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	730	\$ 1,161,000.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	614	1,075,800.00
Total.....	1,344	\$ 2,236,800.00
Deduct number and amount which have ceased to be in force during the year.....	251	373,140.00
Total number and amount of policies paid for and in force in said state December 31st last	1,093	\$ 1,863,660.00
Amount of losses and claims on policies in said state incurred during the year.....	1	150.00
Total.....	1	\$ 150.00
Amount of losses and claims on policies in said state settled during the year, in cash, \$150.00; by compromise, none.		
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commission or other expenses?.....		\$ 60,603.90

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

CHICAGO LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, S. T. MESERVEY.

Secretary, H. P. BAKER.

First Vice-President, J. B. BUTLER.

Second Vice-President L. C. KURTZ.

[Incorporated, July 3, 1895. Commenced business March 7, 1896.]

[Reincorporated June 20, 1900]

Home office, Crocker Building, Des Moines, Iowa.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year....	23,831.84	
Extended at.....		\$ 23,831.84

IOWA INSURANCE REPORT.

7

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, \$84.14, and \$671.33 for first year's reinsurance.....	\$ 13,935.09
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$112.73, and \$172.91 for renewal insurance.....	34,067.55
Surrender values applied to purchase paid up insurance and annuities (see item 13, disbursements).....	50.05
Total premium income.....	\$ 48,052.69
Rents from company's property, including \$240 for company's use of own buildings	\$ 633.61
Interest on loans and mortgages of real estate.....	791.20
Interest on collateral loans, including premium notes, loans or liens.....	117.03
Interest on other debts due the company, and on deposits in banks.....	40.94
Interest on deferred premiums	196.87
Total rents and interest.....	\$ 1,779.65
Ledger assets, other than premiums, received from other companies for assuming their risks.....	\$ 16,774.03
From other sources, viz (profit and loss account must be itemized):	
Cancellation fees.....	121.39
Total income during the year.....	\$ 66,727.76
Sum of both amounts	\$ 90,559.60

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

For death claims, \$20,250; additions, \$38.24.....	\$ 20,288.24
Total	\$ 20,288.24
Deduct amount received from other companies for claims on policy of this company reinsured, which is for matured endowments	1,600.00
Total net amount actually paid for losses and matured endowments	\$ 18,688.24
Premium notes voided by lapse.....	930.27
Surrender values applied to purchase paid up insurance and annuities (see item 6, income)	50.05
Total paid policy holders	\$ 19,668.56
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$8,351.96; renewal policies, \$85.82	\$ 9,187.78
Commuting renewal commissions	403.00
Salaries and allowances for agencies, including managers, agents and clerks.....	1,492.56
Salaries and all other compensation (officers, \$3,596.75; home office employes, \$1,313.15)	4,909.90

Medical examiners' fees, \$863.50; inspection of risks, \$80.50....	944.00
Taxes on new premiums \$94.86; renewal premiums, \$141.45.....	236.31
Taxes on real estate	74.20
Insurance department fees and agents' licenses.....	85.35
Rent (including \$240 for company's use of own buildings), less \$143.33 received under sub-lease.....	959.17
Advertising, \$164.89; printing and stationery, \$1,208.92; postage, \$507.20	1,881.01
Legal expenses, \$224.83; for furniture, etc., \$200	424.83
All other items, viz (profit and loss account must be itemized): express, \$16.05; gas, \$10.01; officers' bonds, \$45.00; actuary service, \$90.00; bank exchange, \$481.83; investigating claims, \$143.64; traveling expenses, \$1,592.49	2,379.02
(Total miscellaneous expenses, \$22,977.13.)	
Total disbursements.....	\$ 42,645.69
Balance	\$ 47,913.91

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st.

Book value real estate (Schedule A), incumbered.....	\$ 13,403.90
Mortgage loans on real estate (Schedule B), first liens	25,300.00
Loans made to policy-holders on this company's policies assigned as collateral.	40.00
Cash in company's office, \$1,410.96; deposited in bank, \$3,412.34.	4,823.30
Bills receivable, \$4,276.71; agents' debit balances, \$70.00.....	4,346.71
Total.....	\$ 47,913.91
Total net ledger assets, as per balance above.....	\$ 47,913.91

NON-LEDGER ASSETS.

Interest due, \$181.50, and accrued, on mortgages \$322.40	503.90
Interest due and accrued on premium notes, loans or liens ...	.48
Interest due and accrued on other assets.....	100.00
Market value of real estate, over book value, as per Schedule A.	182.35

	New business.	Renewals.
Gross premiums, not more than three months' due after period of grace, unreported on policies out- standing December 31st.....	\$	285.65
Gross deferred premiums on policies outstanding December 31st	2,365.45	3,271.98
Totals.....	\$ 2,365.45	\$ 3,557.63
Deduct cost of collection, 60 per cent on "new;" 5 per- cent on renewals,	1,519.27	177.88
Net amount of uncollected and deferred pre- miums	\$ 846.18	\$ 3,379.75
Other items, furniture, fixtures, safes, etc.....		900.00
Gross assets		\$ 53,826.57
Deduct assets not admitted.		
Supplies, printed matter, stationery, furniture, fixtures, safes, etc.....		\$ 900.00
Bills receivable, unsecured		1,736.76

IOWA INSURANCE REPORT.

9

Premiums notes or loans and net premiums in item 22 in excess of reserve on policies.....

846 18

Total..... \$ 3,482.94

Total admitted assets..... \$ 50,343.63

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st:

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with 4 per cent interest..... \$ 24,820.53

Total..... \$ 24,820.53

Deduct net value of risks of this company reinsured in other solvent companies..... 92.93

Net reserve..... \$ 24,727.60

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued..... 104.64

Premiums paid in advance..... 177.56

Any other liability viz: For contract guarantees in excess of 4 per cent reserves..... 315.20

Liabilities on policy-holders' account..... \$ 25,325.00

Gross divisible surplus..... 25,018.63

Total..... \$ 50,343.63

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Total Nos. and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year.....	205	255,000	.....	.....	1,270	1,664,104	1,475	1,924,100
New policies issued.....	235	311,000	61	3,160	632	848,775	928	1,162,935
Old policies revived.....	2	2,000	.....	.....	24	32.00	26	34,000
Totals.....	442	568,000	61	3,160	1,926	2,549,875	2,429	3,121,035
Deduct ceased:								
By death.....	2	2.00	.....	.....	11	17,500	13	19,500
By surrender.....	1	1,000	.....	.....	.....	.....	1	1,000
By lapse.....	83	107,000	.....	.....	317	435,000	400	542,000
By change and decrease.....	.....	.....	.....	.....	1	2,000	1	2,000
Total terminated.....	86	110,000	.....	.....	328	454,500	414	564,500
Outstanding end of year.....	356	458,000	61	3,160	1,598	2,095,375	2,015	2,556,535
Policies reinsured.....	.....	.....	.....	.....	31	55,000	31	55,000

Paid up insurance included in the final total of item 13 (including return premium and revisionary additions) No. of policies, 2, amount..... \$ 1,600.00

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserves?

Answer. In some cases.

If so, what amount therefor has been included in liabilities and where?

Answer. \$315.20 special reserve.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, no provisions; on renewal premiums, no provisions.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plans?

Answer. Mutual. All profits to policy-holders.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No, capital stock.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	1,475	\$ 1,924,100
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	954	1,106,935
Total.....	2,429	\$ 3,121,035
Deduct number and amount which have ceased to be in force during the year.....	414	564,500
Total number and amount of policies paid for and in force in said state December 31st, last ..	2,015	\$ 2,556,535
	Number.	Amount,
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	3	\$ 3,000
Amount of losses and claims on policies in said state during the year	13	19,500
Total	16	\$ 22,500
Amount of losses and claims on policies in said state settled during the year, in cash, \$20,250; by compromise, \$2,250.		

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$48,052.69; total, \$48,052.69.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

DES MOINES LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. E. RAWSON.

Vice-President, L. C. RAWSON.

Secretary, A. E. SHIPLEY.

[Incorporated, July 31, 1885. Commenced business, August 15, 1885.]

Home office, Crocker Building, Fifth and Locust streets, Des Moines, Iowa.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$ 282,608.03
Extended at	\$ 282,608.00

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st

First year's premiums (except items 3 and 5), less interest included in deferred premiums ..	\$ 63,866.04	
Renewal premiums (except items 3 and 5), less interest included in deferred premiums	205,430.95	
Advance premiums	4,540.35	
Total premium income		\$ 273,837.34
Rents from company's property ..	\$ 1,531.70	
Interest on loans on mortgages of real estate..	15,208.26	
Interest on collateral loans, including premium notes, loans or liens	520.52	
Total rents and interest		\$ 17,260.48
Ledger assets, other than premiums, received from other companies for assuming their risks		13,144.57
From other sources		4,276.52
Total income during the year		\$ 308,518.91
Sum of both amounts		\$ 591,126.94

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

For death claims	\$ 138,536.66
Disability	2,051.66

Installment death claims.....	72.66	
Total	\$ 140,660.98	
Total net amount actually paid for losses and matured endowments	\$ 140,660.98	
Advance payments returned	1,644.20	
Premium notes voided by lapse, death, less \$835.00 restored by revival	1,872.00	
Surrender values paid	22,708.66	
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$32,588.21; renewal policies, \$4,012.34	36,600.55	
Salaries and allowances for agencies, including managers, agents and clerks	12,247.64	
Salaries and all other compensation, officers, \$10,139.60; home office employes, \$10,022.58	20,162.18	
Medical examiners' fees, \$2,875.98; inspection of risks, \$2,883.64	5,759.62	
Taxes on premiums, \$1,999.78; municipal licenses, \$60.00	2,059.78	
Taxes on real estate	118.80	
Insurance department fees and agents' licenses	905.20	
Repairs and expenses (other than taxes) on real estate....	354.59	
Rent.....	2,782.50	
Advertising, \$684.24; printing and stationary, \$2,427.07; postage, \$2,744.97	5,856.28	
Legal expenses, \$826.85; for furniture, etc., \$1,049.49	1,876.34	
Losses on sale or maturity of securities	950.00	
All other items, viz: traveling expenses, \$6,351.10; bills payable \$4,200.00; revenue, \$1,273.40; collection and exchange, \$331.46; telegraph and telephone, \$173.53; janitor, \$353.00; reinsurance, \$351.40; sundries, \$1,904.63.....	14,938.52	
(Total miscellaneous expenses, \$104,612.00.)		
Total disbursements	\$ 271,497.80	
Balance.....	\$ 319,629.10	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st:

Book value real estate (Schedule A), unincumbered	\$ 38,972.81	
Mortgage loans on real estate (Schedule B), first liens	237,765.00	
City certificates first lien on real estate	27,531.32	
Premium notes on policies in force	7,857.85	
Cash in company's office, \$1,466.22; deposited in bank, \$5,685.18	7,151.40	
Agents' debit balances secured.....	350.72	
Total.....	\$ 319,629.10	
Total net ledger assets, "as" per balance above.....	\$ 319,629.10	

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 3,684.79	
Interest due, \$343.65 and accrued, \$1,362.38 on other assets	1,706.03	
Total	\$ 5,390.82	
	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31, 1900.....	\$ 5,747.94	\$ 12,325.85

IOWA INSURANCE REPORT.

13

Gross deferred premiums on policies outstanding December 31st, 1900.....	7,025.26	16,434.47	
Totals.....	\$ 12,773.20	\$ 28,760.32	
Deduct cost of collection	7,663.92	1,438.02	
Net amount of uncollected and deferred pre- miums.....	\$ 5,109.28	\$ 27,322.30	\$ 32,431.58
Furniture and fixtures.....			2,500.00
Gross assets.....			\$ 359,951.50
Deduct assets not admitted:			
Supplies, printed matter, stationery, furniture, fixtures, safes, etc.....		\$ 2,500.00	
Total.....			\$ 2,500.00
Total admitted assets.....			\$ 357,451.50

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest	\$ 206,710.00	
Total ..	\$ 206,710.00	
Deduct net value of risks of this company reinsured in other sol- vent companies.....	817.00	
Net reserve.....		\$ 205,893.00
Present value of amounts not yet due on matured installment policies (face, \$1,000).....		704.13
Death losses in process of adjustment or adjusted and not due..	8,000.00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	18,500.00	
Net policy claims		\$ 26,500.00
Liabilities on policy-holders' account.....		\$ 233,097.13
Gross divisible surplus.....		124,354.37
Total.....		\$ 357,451.50

IOWA INSURANCE REPORT.

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year.....	339	\$ 445,000	8	11,500	9,804	\$ 14,191,250	10,143	\$ 14,636,250
New policies issued.....	504	671,600	8	11,500	1,248	1,995,300	1,757	2,670,400
Old changed and increased.	312	412,750	8	9,000	887	1,287,400	1,207	1,709,150
Totals.....	1,155	\$ 1,529,350	16	\$ 20,500	11,939	\$ 17,474,950	13,107	\$ 19,024,500
Deduct ceased:								
By death.....					101	142,000	101	142,000
By surrender and change.	61	82,500	1	2,000	1,408	2,357,250	1,470	2,441,750
By lapse.....	235	274,500			1,380	1,966,750	1,615	2,241,250
Total terminated.....	296	\$ 357,000	1	\$ 2,000	2,889	\$ 4,466,000	3,186	\$ 4,585,000
Outstanding end of year.....	859	1,172,350	15	18,500	9,047	13,008,950	9,921	14,190,500
Policies reinsured.....					6	30,000	6	30,000

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that effects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. On first year's premiums, none except by special arrangement. On renewal premiums, after three years on limited payment and endowment policies.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR

	Number.	Amount
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	6,413	\$ 9,762,750.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	2,165	2,957,000.00
Total.....	8,578	\$ 12,719,750.00
Deduct number and amount which have ceased to be in force during the year.....	2,535	3,930,000.00
Total number and amount of policies paid for and in force in said state December 31st. last.....	6,043	\$ 8,789,750.00

Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	7	\$	12,500.00
Amount of losses and claims on policies in said state incurred during the year.....	55		84,000.00
Total	62	\$	96,500.00
Amount of losses and claims on policies in said state settled during the year, in cash, \$82,134.00; by compromise, \$2,000	57		84,000.00

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer Cash, \$126,614.30.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

EQUITABLE LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. M. HUBBELL.

First Vice-President, CYRUS KIRK.

Secretary, J. C. CUMMINS.

[Incorporated, January 1867. Commenced business, March 1867.]

Home office, Fifth and Mulberry streets, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for....	\$	100,000.00
Amount of capital paid up in cash		100,000.00
Amount of net ledger assets, December 31st of previous year...		1,995,607.46
Extended at.....	\$	1,995,607.46

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, for first year's reinsurance.....	\$	102,807.63
Renewal premiums, (except items 3 and 5), less interest included in deferred premiums, for renewal insurance		313,350.98
Dividends applied by policy-holders to pay running premiums, renewals, (see item 9, disbursements)		26,680.60
Dividends applied by policy-holders to purchase paid up additions and annuities, (see item 10 disbursements)		16,107.97
Surrender values applied to pay running premiums, renewals (see item 12 disbursements)		1,478.86
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements)		5,332.00
Total premium income.....	\$	465,758.04

Rents from company's property	\$ 1,561.15	
Interest on loans on mortgages of real estate ..	104,272.63	
Interest on collateral loans, including premium notes, loans or liens	6,325.41	
Interest on bonds and dividends on stocks ..	8,725.48	
Interest on other debts due the company, and on deposits in bank	1,303.31	
Discount interest on deferred premiums	3,311.41	
Total rents and interest		\$ 125,499.39
Profit on sales of real estate, \$2,444.37; on sale or maturity of securities, \$155.52		2,599.89
Total income during the year		\$ 593,857.32
Sum of both amounts		\$ 2,589,464.78

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$57,494.00; additions, \$1 612.34 \$	59.106.34	
Matured endowments, \$11 587.11; additions, \$693.02	12,280.13	
Total net amount actually paid for losses and matured endowments		\$ 71,386.47
Premium notes voided by lapse		637.29
Dividends paid policy-holders		3,302.05
Dividends applied by policy-holders to pay running premiums..		26,680.60
Dividends applied by policy-holders to purchase paid-up additions and annuities		16,107.97
Surrender values paid		13,095.98
Surrender values applied to pay running premiums....		1,478.86
Surrender values applied to purchase paid-up insurance and annuities....		5,332.00
(Total paid policy-holders, \$138,021.22.)		
Paid stockholders for interest or dividends (amount declared during the year)		7,000.00
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$58,939.64; renewal policies, \$14,542.42		73,482.06
Salaries and allowances for agencies, including managers, agents and clerks		19,477.58
Salaries and all other compensation, (Officers, \$13,800.00; home office employees, \$9,763.91)		23,563.91
Medical examiners' fees		5,663.90
Taxes on new premiums, \$1 075.14; renewal premiums, \$4,258.12; municipal licenses, \$110.00		5,443.26
Taxes on real estate, \$1,794.35; on other investments, \$1,727.83.		3,522.18
Insurance department fees and agents' licenses		1,456.34
Repairs and Expenses (other than taxes) on real estate		321.33
Rent		1,260.00
Advertising, \$1,884.15; printing and stationery, \$2,482.08; postage, \$1,663.79		6,030.02
Legal expenses, \$793.29; for furniture, etc., \$330.25		1,123.54
Miscellaneous expenses		1,112.01
Internal revenue taxes		2,522.82
Total miscellaneous expenses, \$151,978.95.)		
Total disbursements		\$ 290,000.17
Balance		2,299,464.61

IOWA INSURANCE REPORT.

17

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 40,201.70
Mortgage loans on real estate (Schedule B), first liens	1,955,364.52
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	3,400.00
Loans made to policy-holders on this company's policies assigned as collateral.....	96,341.03
Premium notes on policies in force, of which \$991.71 is for first year's premiums.....	16,511.53
Book value bonds, excluding interest. \$127,955.37; stocks, \$3,000; Schedule D	130,955.37
Cash in company's office, \$1,608.80; deposited in bank, \$39,831.66.	41,440.46
Tax sale Certificates	135.90
Bills receivable, \$4,898.38; agents' debit balance, \$14,465.64	19,364.02
Judgments (secured)	588.14

Total \$ 2,304,302.67

Deduct ledger liabilities:

Agents' credit balances 4,838.06

Total net ledger assets, as per balance above \$ 2,299,464.61

NON-LEDGER ASSETS.

Interest due, \$5,428.65, and accrued, \$27,743.68 on mortgages. . . . \$	33,172.33
Interest due, \$1,298.33, and accrued, \$6,929.60 on bonds and stocks	8,277.93
Interest accrued, \$11.00 on collateral loans	11.00
Interest due, \$2,150.37, and accrued, \$1,777.19 on premium notes loans or liens	4,127.56

\$ 45,538.82

Market value of real estate, over book value, as per Schedule A.

Market value of bonds and stocks over book value, as per Schedule D

3,699.98

3,320.00

New business Renewals

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding Ddceember 31st	\$ 1,995.97	\$ 16,610.57
Gross deferred premiums on policies outstanding December 31st	5,400.36	29,579.99
Totals.....	\$ 7,396.33	\$ 46,190.56
Deduct cost of collection 60 per cent on "new" 6% per cent on "renewals".....	4,437.80	3,002.39

Net amount of uncollected and deferred

premiums \$ 2,958.53 \$ 43,188.17—\$ 46,146.70

Gross assets \$ 2,398,170.11

Deduct assets not admitted:

Agents' debit balances, not secured by bonds	\$ 17,965.64
Bills receivable, unsecured	2,987.41
Premium notes or loans and net premiums in item 22 in excess of reserve on policies	331.26
Commissions payable to agents on premium notes when paid..	161.24

Total \$ 15,445.55

Total admitted assets..... \$ 2,382,724.56

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....	\$ 1,798,066.51	
Same for reversionary additions.....	86,528.89	
Net reserve		\$ 1,884,595.40
Death losses which have been reported and no proofs received..	\$ 3,310.00	
Net policy claims.....		\$ 3,310.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		2,017.41
Premiums paid in advance.....		4,862.95
Liabilities on policy-holders' account.....		\$ 1,894,795.61
Gross divisible surplus.....	\$ 387,938.95	
Capital stock paid up	100,000.00	
Total.....		\$ 2,382,724.56

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALLOTH'R POLICIES.	RET. PREM. AND REVERSIONARY ADI'S.	TOTAL NOS. AND ACCOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year.....	6,851	\$ 9,630,134	1,059	\$ 1,416,275	78	\$ 77,652	7,988	\$ 11,246,287.01
New policy's issued.....	1,441	2,124,929	460	688,200	0	0	1,901	2,839,579.12
Old policy's revived.....	16	25,750	2	1,500	0	2,000	18	29,250.00
Old changed and increased.....	8	9,193	0	0	0	0	8	9,193.00
Totals.....	8,316	\$ 11,790,006	1,521	\$ 2,105,975	78	\$ 79,652	9,915	\$ 14,124,309.13
Deduct ceased:								
By death.....	41	51,937	4	6,500	1	1,000	46	61,040.34
By maturity.....	0	0	7	11,587	0	0	7	12,280.02
By expiry.....	0	0	0	0	0	0	0	0
By surrender.....	57	71,842	7	6,309	3	2,067	67	81,988.38
By lapse.....	284	401,500	47	65,500	0	0	331	467,000.00
By change and decrease.....	0	73,292	7	17,364	0	0	7	90,656.00
By not being taken.....	32	48,250	22	55,500	0	0	54	103,750.00
Total terminated.....	414	646,821	94	162,760	4	3,067	512	816,723.74
Outstanding end of year.....	7,902	\$ 11,143,185	1,427	\$ 1,943,215	74	\$ 76,585	9,403	\$ 13,307,585.39

State here the face value corresponding to the present value entered in item 5 ("by death") above.....\$ 61,249.34

Paid up insurance included in the final total of item 13 (including return premium and reversionary additions), No. of policies 1133, amount.... 655,918.39

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, no provision. On renewal premiums, no provisions.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No provision determined by trustees.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	3,939	\$ 5,199.063
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	655	998.072
Total.....	4,594	\$ 6,197.135
Deduct number and amount which have ceased to be in force during the year.....	217	315.523
Total number and amount of policies paid for and in force in said state December 31st, last.....	4,377	\$ 5,881.612
Amount of losses and claims on policies in said state unpaid December 31st of previous year	3	807.00
Amount of losses and claims on policies in said state incurred during the year.....	24	34,596.58
Total.....	27	\$ 35,403.58
Amount of losses and claims on policies in said state settled during the year, in cash.....	23	32,093.58
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$173,152.12. Total \$173,152.12.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MUTUAL LIFE AND TRUST COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. C. SPINNEY.

Secretary, J. B. FLYNN.

First Vice-President, HON. GEO. M. CRAIG.

Second Vice-President, C. D. MILLER.

[Incorporated, July 17, 1900.

Commenced business, July 20, 1900.]

Home Office, 312 to 316 inclusive, Equitable building, Des Moines, Iowa.

IOWA INSURANCE REPORT.

CAPITAL STOCK.

Amount of capital stock authorized \$100,000.00; sub-	
scribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	25,000.00
Extended at.....	\$ 25,000.00

INCOME DURING YEAR.

As shown by the books at home office at close of business, December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums.....	\$ 23,814.15
Renewal premiums (except items 3 and 5), less interest included in deferred premiums.....	1,642.83
Total premium income.....	\$ 25,456.98
Interest on collateral loans; including premium notes, loans or liens.....	4.94
Total rents and interest.....	\$ 4.94
Received from bills payable.....	1,500.00
Gold bonds.....	2,500.00
Promotion fund.....	1,000.00
Advanced by directors.....	211.19
Total income during the year.....	\$ 30,673.11
Sum of both amounts.....	\$ 55,673.11

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Commissions and bonuses to agents, (less commission received on reinsurances), new policies.....	\$ 12,988.49
Salaries and allowance for agencies, including managers, agents and clerks.....	1,253.49
Salaries and all other compensation (officers, \$1,483.31; home office employees, \$656.65).....	2,139.96
By return premiums on policies cancelled.....	1,204.90
By renewal premiums returned on policies cancelled.....	716.00
Insurance department fees and agents' licenses.....	211.20
Stocks and bonds.....	30.00
Rent.....	380.00
Advertising, \$252.80; Printing and stationery, \$865.25; Postage, \$73.34; internal revenue, \$256.64.....	1,448.03
Actuary fees, \$655.00; for furniture, etc., \$433.54.....	1,088.54
All other items, viz., (profit and loss account must be itemized), telegraph, \$13.46; express, \$12.11; exchange, \$1.77; general expenses, \$123.78; office supplies, \$80.08; discount, \$72.81; collections, \$0.93.....	304.94
Total disbursements.....	\$ 21,855.55
Balance.....	\$ 34,117.56

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business, December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 27,800.00
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Premium notes on policies in force, of which \$3,236.34 is for first year's premiums.....	3,236.34
Book value stocks, \$30.00 (Schedule D).....	30.00
Cash in company's office, \$93.23; deposited in bank, \$433.76....	526.99
Agents debit balances.....	5,173.48

Total.....	\$ 36,766.81
Deduct ledger liabilities:	
Agents credit balances, \$238.06; borrowed money, \$2,711.19.....	2,949.25

Total net ledger assets, as per balance above..... \$ 33,817.56

NON-LEDGER ASSETS.

New business.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.
None.

Gross deferred premiums on policies outstanding December 31st. \$ 879.75

Net amount of uncollected and deferred premiums..... 879.75

Gross assets..... \$ 34,697.31

Deduct assets not admitted:

Agents' debit balances, not secured by bonds.....	\$ 4,753.48
Commissions payable to agents on premium notes when paid....	82.66
Depreciation in ledger assets to bring same to market value; bonds and stocks.....	30.00

Total..... \$ 4,866.14

Total admitted assets..... \$ 29,831.17

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business, December 31st

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four cent interest.....

\$ 3,044.15

Net reserve \$ 3,044.15

Capital stock paid up..... \$ 25,000.00 25,000.00

Total..... \$ 28,044.15

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business, December 31st, according to home office books:

CLASSIFICATION.	ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.
New policies issued	394	239,225	7	2,500	401	241,725
Totals	394	239,225	7	2,500	401	241,725
Deduct ceased:						
By not being taken	60	41,455	...	.....	...	.....
Total terminated	60	41,455	..	.....	.....	.....

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business, December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries four per cent table?

Answer. No.

Is any surrender value promised in excess of the actuaries four per cent reserve?

Answer. No.

If so, what amount therefor has been included in liabilities and where?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums all of first year's premiums may be paid by notes. On renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Proprietary

Does any officer, director, or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	339	\$ 204,725.00
Total	339	\$ 204,725.00
Deduct number and amount which have ceased to be in force during the year	32	229.55
Total number and amount of policies paid for and in force in said state December 31st, last	307	\$ 181,770

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$22,166.98; notes or credits, \$2,193.94; Total, \$24,360.92.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NATIONAL LIFE AND TRUST LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. L. DOBSON.

First Vice-President, D. G. EDMUNDSON.

Secretary, P. M. STARNES.

Second Vice-President, A. S. STULTS.

[Incorporated, April 15, 1899.

Commenced business, April 15, 1899.]

Home office, Crocker Building, corner Fifth and Locust streets, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	50,000.00
Amount of net ledger assets, December 31st of previous year..	71,812.98
Increase of paid up capital during 1900. \$100,000; paid up	25,000.00
Extended at	\$ 96,812.98

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

First year's premiums.....	\$ 311,940.81	
Renewal premiums.....	29,296.57	
Total premium income.....		\$ 341,237.38
Interest on loans on mortgages of real estate.....	\$ 4,254.71	
Interest on collateral loans, including premium notes, loans or liens.....	112.49	
Interest on bills receivable.....	33.54	
Total rents and interest.....		\$ 4,400.74
From other sources, viz: Premiums notes charged of in 1899 paid in 1900.....		132.04
Total income during the year.....		\$ 345,770.16
Sum of both amounts.....		\$ 442,583.14

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st, 1900.

For death claims.....	\$ 1,440.00	
Total net amount actually paid for losses and matured endowments.....		\$ 1,440.00
Paid to annuitants.....		138.00

Premium notes voided by lapse.....	77.60
Surrender values paid.....	879.75
Paid stockholders for interest or dividends, amount declared during the year.....	1,500.00
Commissions and bonuses to agents.....	132,704.38
Collection fees.....	97.75
Salaries and allowances for agencies, including managers, agents and clerks.....	8,895.66
Salaries and all other compensation, officers, \$7,732.82; home office employes, \$7,131.81.....	14,864.63
Medical examiners' fees.....	43.50
Taxes on new premiums, \$764.39; on franchise, \$100.70.....	865.09
Insurance department fees and agents' licenses.....	1,763.48
Repairs and expenses (other than taxes) on real estate, investment expenses.....	183.85
Rent.....	1,196.00
Advertising, \$2,614.45; printing and stationery, \$5,859.02; postage, \$1,144.60.....	9,618.07
Legal expenses.....	105.75
All other items, viz: Accrued interest on loans, \$679.48; internal revenue, \$2,239.35; traveling expenses, \$628.84; telephone and express, \$299.36; miscellaneous expenses, \$1,024.34; premiums reported in 1899 refunded in 1900, \$1,552.50.....	6,423.87
Total disbursements.....	\$ 180,797.38
Balance.....	\$ 261,785.76

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Mortgage loans on real estate (Schedule B) first liens.....	\$ 158,000.00
Premium notes on policies in force, of which \$67,855.62 is for first year's premiums.....	67,855.62
Cash in company's office, \$2,448.90; deposited in bank, \$26,474.72	28,923.62
Bills receivable, \$989.53; agents' debit balances, \$19,772.72.....	20,762.25
Furniture and fixtures.....	3,792.37
Total.....	\$ 279,333.86
Deduct ledger liabilities:	
Agents' credit balances, \$3,114.51; all other contingent commissions, \$14,433.59.....	17,548.10
Total net ledger assets, as per balance above.....	\$ 261,785.76

NON-LEDGER ASSETS.

Interest due, and accrued on mortgages.....	\$ 2,341.78
Interest due, and accrued on other assets.....	43.41
Total.....	\$ 2,385.19
Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.	\$ 206.25
Gross deferred premiums on policies outstanding December 31st	12,877.50
Total.....	\$ 13,083.75

IOWA INSURANCE REPORT.

25

Deduct cost of collection.....	327.09	
Net amount of uncollected and deferred premiums.....		\$ 12,756.66
Gross assets.....		\$ 276,927.61
Deduct assets not admitted:		
Supplies, printed matter, stationery, furniture, fixtures, sales, etc.....	\$ 3,792.37	
Agents' debit balances, not secured by bonds.....	7,308.72	
Bills receivable, unsecured.....	139.75	
Premium notes or loans and net premiums in item 22 in excess of reserve on policies.....	52,748.02	
Total.....		\$ 63,988.86
Total admitted assets.....		\$ 212,938.75

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31, 1900.

Net present value of all outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....	\$ 101,681.45	
Net reserve.....		\$ 101,681.45
Death losses in process of adjustment or adjusted and not due..	\$ 160.00	
Net policy claims.....		\$ 160.00
Premiums paid in advance.....		50,464.20
Liabilities on policy-holders' account.....		\$ 152,305.65
Gross divisible surplus.....		10,633.10
Capital stock paid up.....		50,000.00
Total.....		\$ 212,938.75

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year.....			1,272	\$ 740,800			1,272	\$ 740,800
New policies issued.....	2	\$ 6,000	4,106	2,497,160	6	\$ 11,000	4,114	2,514,160
Old policies revived.....			5	3,000			5	3,000
Totals.....	2	\$ 6,000	5,383	\$ 3,240,960	6	\$ 11,000	5,391	\$ 3,257,960
By death.....			10	8,700			10	8,700
By surrender.....			50	34,000			50	34,000
By lapse.....			568	313,300			568	313,300
By change and decrease.....			(4)	2,400				2,400
By not being taken..			63	68,300			63	68,300
Total terminated.....			691	\$ 426,700			691	\$ 426,700
Outstanding end of year.....	2	\$ 6,000	4,692	2,814,260	6	\$ 11,000	4,700	2,831,260

State here the face value corresponding to the present value entered in item 5 ("By death") above \$600.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), No. of policies, 99; amount, \$73,250.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, 75 per cent. On renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What portion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No provision.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. Only while acting as agent for the company.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	1,272	\$ 740,800.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	3,229	1,997,310.00
Total	4,501	\$ 2,738,110.00
Deduct number and amount which have ceased to be in force during the year.....	689	425,800.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	3,812	\$ 2,312,310.00
Amount of losses and claims on policies in said state incurred during the year.....	10	\$ 8,700.00
Total.....	10	\$ 8,700.00
Amount of losses and claims on policies in said state settled during the year, in cash, \$1,440.00; by compromise, net value of 9 policies.....	9	1,440.00
Net value of 9 policies, \$8,100.00.		

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$189,918.86; notes and credits, \$55,543.81; total, \$245,462.67.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NORTHWESTERN LIFE AND SAVINGS COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, D. F. WITTER.

Vice-President, ARTHUR REYNOLDS.

Secretary, C. C. CROWELL.

[Incorporated, March 23, 1896. Commenced business, May 6, 1896.]

Home office, Des Moines, Iowa, Locust and Fourth streets.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 100,000.00	
Amount of capital paid-up in cash.....	25,000.00	
Amount of net ledger assets, December 31st of previous year.....		\$ 249,995.53
Extended at.....		\$ 249,995.53

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums.....	\$ 261,773.04	
Renewal premiums.....	159,353.20	
Total premium income.....		\$ 421,126.24
Interest on loans on mortgages of real estate....	\$ 12,219.82	
Interest on collateral loans, including premium notes, loans or liens.....	215.85	
Interest on deferred premiums.....	191.55	
Total rents and interest.....		\$ 12,627.22
Total income during year.....		\$ 433,753.46
Sum of both amounts.....		\$ 683,748.99

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st

For death claims.....	\$ 5,425.00	
Total net amount actually paid for losses an matured endowments.....		\$ 5,425.00
Surrender values paid.....		159.70

Discount allowed on premiums paid in advance.....	240.96	
(Total paid policy-holders, \$5,825.66.)		
Paid stockholders for interest or dividends, amount declared during the year.....	2,500.00	
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$161,778.46; renewal policies, \$1,083.60.....	163,762.06	
Salaries and allowances for agencies, including managers, agents and clerks.....	30,194.73	
Salaries and all other compensation, officers, \$15,424.89; home office employees, \$5,887.16.....	21,312.05	
Medical examiners' fees.....	182.25	
Taxes on new premiums, \$2,008.63; local taxes, \$680.76.....	2,689.39	
Insurance department fees and agents' licenses.....	831.23	
Rent.....	2,476.50	
Advertising, \$904.59; printing and stationery, \$5,447.40; postage, \$1,536.55.....	7,888.54	
Legal expenses, \$709.41; for furniture etc, \$1,100.22.....	1,809.63	
All other items, viz: Office supplies, \$285.35; collection fees, \$872.42; internal revenue, \$2,060.19; miscellaneous, \$1,781.67; examination loans, \$41.00; profit and loss (company's net in premium notes charged off), \$10,150.17.....	15,190.80	
(Total miscellaneous expenses, \$248,837.18.)		
Total disbursements.....		\$ 254 662.84
Balance.....		\$ 429.086.15

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens	\$ 372,020.00
Loans made to policy-holders on this company's policies assigned as collateral.....	6,699.80
Premium notes on policies in force, of which \$69,542.08 is for first year's premiums.....	69,542.08
Cash in company's office, \$3,655.08; deposited in bank, \$15,915.93	19,571.01
Bills receivable, \$5,410.21; agents' debit balances, \$4,573.91.....	9,984.12
Total.....	\$ 477,817.01

Deduct ledger liabilities:

Agents' credit balances, \$3,506.02; all other agents' commission in premium notes, \$45,224.84.....	48,730.86
Total net ledger assets, as per balance above.....	\$ 429,086.15

NON-LEDGER ASSETS.

Interest due, and accrued on mortgages.....	\$ 7,196.69
Interest due, and accrued on policy loans.....	151.68
	\$ 7,348.37
	Renewals.
Gross deferred premiums on policies outstanding December 31st	\$ 47,369.10
Total.....	\$ 47,369.10
Deduct cost of collection, 1 per cent on renewals	473.69
Net amount of uncollected and deferred premiums.....	\$ 46,895.41—\$ 47,369.10
Gross assets.....	\$ 483,329.93

Deduct assets not admitted:

Agents' debit balances, not secured by bonds.....	\$ 1,008 88
Bills receivable, unsecured.....	2,248.68
Premium notes less commission to agents when paid.....	24,317.24
Total.....	\$ 27,574.80
Total admitted assets	\$ 455,755.13

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest	\$ 354,393.19
Total	\$ 354,393.19
Net reserve.	\$ 354,393.19
Death losses which have been reported and no proofs received..	\$ 150.00
Net policy claims	\$ 150.00
Premiums paid in advance.....	2,914.38
Surrender values claimable on policies canceled whose reserves are not included in item one.....	2,134.91
Liabilities on policy-holders' account	\$ 359,592.42
Gross divisible surplus.....	\$ 71,162.71
Capital stock paid up	25,000.00— 96,162.71
Total.....	\$ 455,755.13

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it
stood at close of business December 31st, according to home office books.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amounts.
At end of previous year			4,599	\$ 1,196,945	4,599	\$ 1,196,945
New policies issued	71	\$ 138,000	4,386	1,220,847	4,457	1,358,847
Old policies revived			51	11,750	51	11,750
Totals	71	\$ 138,000	9,036	\$ 2,429,542	9,107	\$ 2,567,542
Deduct ceased:						
By death			23	5,425	23	5,425
By surrender			46	17,100	46	17,100
By lapse	2	3,500	1,716	426,187	1,718	429,687
By not being taken			95	39,000	95	39,000
Total terminated.....	2	\$ 3,500	1,880	\$ 487,712	1,882	\$ 491,212
Outstanding end of year	69	134,500	7,156	1,941,830	7,225	2,076,330

State here the face value corresponding to the present value entered in item 5 ("By
Death") above, \$5,425.

MISCELLANEOUS QUESTIONS

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the acturaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the acturaries 4 per cent reserve?

Answer. No.

If so, what amount therefore has been included in liabilities and where?

Answer. None.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums on two forms of policies only. On renewal premiums none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan.

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Only expense loading.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	4,346	\$ 1,125,470.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	2,357	726,435.00
Total.....	6,703	\$ 1,851,905.00
Deduct number and amount which have ceased to be in force during the year.....	1,698	444,637.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	5,005	\$ 1,407,268.00
Amount of losses and claims on policies in said state incurred during the year.....	21	\$ 5,150.00
Amount of losses and claims on policies in said state settled during the year in cash.....	21	\$ 5,150.00

What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$258,662.67; notes or credits, \$30,027.38; total, \$288,690.05.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
REGISTER LIFE AND ANNUITY INSURANCE COMPANY
OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, M. L. MARKS.

Vice-President, JOHN D. BROCKMANN.

Secretary, W. M. RADCLIFFE.

[Incorporated, April 17, 1889. Commenced business, April 22, 1889.]

Home office, 35-36-37 Schmidt Building, Davenport, Iowa.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$	62,299.82
Extended at	\$	62,299.82

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums.....	\$	15,237.61
Renewal premiums.....		37,613.00
Renewals. (see item 9, disbursements).....		3,822.64
Dividends applied by policy-holders to purchase paid up additions and annuities, (see item 10, disbursements)		411.49
Total premium income.....	\$	57,084.74
Interest on loans on mortgages of real estate.....		2,483.08
Interest on collateral loans, including premium notes, loans or liens.....		222.00
Interest on other debts due the company, and on deposits in savings banks		257.48
Total rents and interest.....	\$	2,962.56
Total income during the year.....	\$	60,047.30
Sum of both amounts.....	\$	122,347.12

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims.....	\$	4,200.30
Total net amount actually paid for losses and matured endowments.....	\$	4,200.30

Premium notes voided by lapse.....	2,053.53
Dividends applied by policy-holders to pay running premiums (see item 3, income).....	3,822.64
Dividends applied by policy-holders to purchase paid up additions and annuities (see item 4, income).....	411.49
Surrender values paid.....	1,677.73
(Total paid policy-holders, \$12,165.69).	
Commissions and bonuses to agents (less commission received on reinsurances), new policies.....	11,412.65
Salaries and allowances for agencies, including managers, agents and clerks.....	1,513.60
Salaries and all other compensation, officers, \$3,202.96; home office employees, \$1,619.....	4,821.96
Medical examiners' fees.....	977.50
Taxes on new premiums, revenue, \$322.00; state, \$210.76 ..	532.76
Insurance department fees and agents' licenses.....	22.00
Rents.....	360.00
Advertising, \$341.42; printing and stationery, \$611.70; postage, \$213.09.....	1,166.21
Legal expenses, \$66.99; for furniture, etc., \$240.00.....	306.99
All other items, viz (profit and loss account must be itemized), exc., \$102.80; reinsurance, 349.45; janitor, light, express, telephone, telegraph, etc., \$430.91; agents' debit balances charged out, \$1,485.08.....	2,368.24
(Total miscellaneous expenses, \$23,481.91.)	
Total disbursements.....	\$ 35,647.60
Balance.....	\$ 86,699.52

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 65,400.00
Loans made to policy-holders on this company's policies assigned as collateral.....	2,909.78
Premium notes on policies in force, of which \$1,426.39 is for first year's premiums.....	5,935.74
Cash in company's office, \$145.63; deposited in bank, \$10,532.54.	10,678.17
Agents' debit balances (secured).....	1,775.83
Total.....	\$ 86,699.52

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,193.97
Interest accrued on premium notes, loans or liens.....	106.47
Interest accrued on policy loans.....	98.00
Total.....	\$ 1,398.44

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 270.04	\$ 1,659.71
Gross deferred premiums on policies outstanding December 31st.....	318.30	2,446.20
Totals.....	\$ 588.34	\$ 4,105.91
Deduct cost of collection 25 per cent on "new," 5 per cent on "renewals".....	147.08	205.29
Net amount of uncollected and deferred premiums.....	\$ 441.26	\$ 3,900.62
		\$ 4,341.83

IOWA INSURANCE REPORT.

33

Other items, furniture and fixtures, \$1,000; supplies, \$750.00....	1,750.00
Gross assets.....	\$ 94,189.84
Deduct assets not admitted:	
Supplies, printed matter, stationery, furniture, fixtures, safes, etc.	1,750.00
Total admitted assets.....	\$ 92,439.84

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest

\$ 62,130.05

Same for reversionary additions.....

1,993.72

Net reserve.....	\$ 64,123.77
Premiums paid in advance.....	502.20
Liabilities on Policy-holders' account.....	64,625.97
Gross divisible surplus.....	29,563.87
Total.....	\$ 94,189.84

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		RET. PREM. AND REVERSIONARY ADD'S.	TOTAL NOS. AND AMOUNT.	
	No.	Amount.	No.	Amount	No.	Amount	Amount.	No.	Amount.
At end of previous year.....	900	\$ 1,055,206.00	131	\$ 165,000	234	\$ 339,000	\$ 30,521.14	1,265	\$ 1,589,727.14
New policies issued	233	298,993.20	81	97,500	3	3,000	21,145.50	317	420,638.70
Old changed and increased.....					22	25,000		22	25,000.00
Totals.....	1,133	\$ 1,354,199.20		\$ 262,500	259	\$ 367,000	\$ 51,666.64	1,604	\$ 2,035,365.84
Deduct ceased:									
By death.....	2	2,000.00			2	2,000	200.30	4	4,200.30
By expiry.....					7	7,000		7	7,000.00
By surrender.....	16	11,000.00	3	4,000	7	9,000		26	26,000.00
By lapse.....	137	162,355.00	17	19,500	6	13,500	8,216.12	162	203,571.12
By change and decrease.....	19	22,000.00	3	3,000				22	25,000.00
Total terminated	174	\$ 199,355.00	23	26,500	24	\$ 31,500	\$ 8,416.42	221	\$ 255,771.42
Outstanding end of year.....	959	1,154,844.20	189	236,000	235	335,500	43,250.22	1,383	1,769,594.42
Policies reinsured								17	34,000.00

State here the face value corresponding to the present value entered in item 5 ("by death") above..... \$ 4,200.30

Paid up insurance included in the final total of item 13 (including return premium and reversionary additions), amount..... 5,120.91

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. On first year's premiums, no amount specified. On renewal premiums, not exceeding net cash value.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number	Amount
Number and amount of policies on the lives of citizens of said state in force December 31st of previous years, on which the premiums were received by the company.....	1,265	\$ 1,589,727.14
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	317	430,638.70
Total.....	1,582	\$ 2,020,365.84
Deduct number and amount which have ceased to be in force during the year.....	199	240,771.42
Total number and amount of policies paid for and in force in said state December 31st, last.....	1,383	\$ 1,769,594.42
Amount of losses and claims on policies in said state settled during the year, in cash.....	4	4,200.30
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses? Total, \$57,084.74.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRANK D. JACKSON.

Vice-President, A. L. WIGTON.

Secretary, SIDNEY A. FOSTER.

[Incorporated, March 15, 1886. Commenced business, March 18, 1886.]

CAPITAL STOCK.

Amount of net or ledger assets, December 31st of previous year	\$ 359,434.53
Extended at.....	\$ 359,434.53

INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st

First year's premiums (except items 3 and 5) less interest included in deferred premiums, \$436.39; and \$1,176.22 for first year's reinsurance	\$ 148,444.46	
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$1,151.69; and \$3,504.72 for renewal insurance	169,511.58	
Dividends applied by policy-holders to pay running premiums, renewals (see item 9, disbursements)	2,541.62	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)	50.06	
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements)	360.87	
Total premium income		\$ 320,908.59
Interest on loans on mortgages of real estate	\$ 15,321.16	
Interest on collateral loans, including premium notes, loans or liens	7,373.04	
Interest on bonds and dividends on stocks	17.50	
Interest on deferred premiums	1,588.08	
Total rents and interest		\$ 24,299.78
Ledger assets, other than premiums, received from other companies for assuming their risks		66,598.24
From other sources, viz: Guarantee fund		50,000.00
Refunded commuted commissions		349.29
Total income during the year		\$ 462,155.90
Sum of both amounts		\$ 821,390.43

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st.

For death claims, \$88,275.14; additions, \$180.32 ..	\$ 87,455.46	
Installment death claims	1,100.00	
Total	\$ 88,555.46	
Total net amount actually paid for losses and matured endowments	\$ 88,555.46	
Premium notes voided by lapse, less \$830.65 restored by revival	14,861.77	
Dividends paid policy-holders	935.09	
Dividends applied by policy-holders to pay running premiums (see item 3, income)	2,541.62	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income)	50.06	
Surrender values paid	6,106.64	
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income)	360.87	
Paid guarantee fund-holders for interest or dividends, amount declared during the year	3,500.00	

Commissions and bonuses to agents, less commission received on reinsurances, new policies, \$108,353.29; renewal policies, \$12,183.40.....	120,536.69
Salaries and allowances for agencies, including managers, agents and clerks.....	4,368.80
Salaries and all other compensation, officers, \$19,874.64; home office employes, \$7,514.35.....	27,388.99
Medical examiners' fees, \$3,834.59; inspection of risks, \$956.93..	4,791.52
Taxes on new premiums, \$2,466.97; renewal premiums, \$1,433.94	3,900.91
Insurance department fees and agents' licenses.....	969.19
Rent.....	2,664.15
Advertising, \$1,444.24; printing and stationery, \$2,816.65; postage, \$1,071.70.....	5,332.59
Legal expenses, \$1,642.47; for furniture, etc., \$456.93.....	2,099.40
All other items, viz: Medical director's fees, \$2,073.00; attorney service, \$160.00; agency expenses, \$1,438.12; loan expenses, \$1,211.83; office expenses, \$868.45; collection expenses, \$458.68; manager's expenses, \$2,069.16; telegraphing, \$117.66; revenue tax, \$26.682; express, \$238.53; subscription to insurance papers, \$51.25; telephone, \$199.75.....	9,153.25
Total disbursements.....	\$ 298,117.00
Balance.....	\$ 523,273.43

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens, \$343,942; other than first, \$1,868.00.....	\$ 345,810.00
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C.....	437.70
Loans made to policy-holders on this company's policies assigned as collateral.....	103,182.19
Premium notes on policies in force, of which \$21,003.58 is for first year's premiums.....	53,328.07
Cash in company's office, \$3,007.55; deposited in bank, \$1,193.57.	4,201.12
Loan tax liens, secured by mortgages.....	655.50
Building liens, secured by mortgages.....	3,232.95
Bills receivable, \$1,730.52; agents' debit balances, \$10,915.84.....	12,646.36
Total.....	\$ 523,493.89
Deduct ledger liabilities:	-
Agents' credit balances.....	220.46
Total net ledger assets, as per balance above.....	\$ 523,273.43

NON-LEDGER ASSETS.

Interest due, \$1,150.70, and accrued, \$6,131.48, on mortgages...	\$ 7,282.18
Interest due and accrued on bonds and stocks.....	17.00
Interest due and accrued on collateral loans.....	7.66
Interest due and accrued on premium notes, loans or liens.....	3,246.99
Interest due, \$824.69, and accrued, \$2,946.48, on other assets....	3,771.17
Total.....	\$ 14,325.00

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31	\$ 16,617.55	\$ 12,581.46
Gross deferred premiums on policies outstanding December 31st	1,815.65	14,969.13
Totals.....	\$ 18,433.20	\$ 27,550.59
Deduct cost of collection, 60 per cent on new; 4 per cent on renewals.....	11,059.92	1,102.02
Net amount of uncollected and deferred premiums	\$ 7,373.28	\$ 26,448.57—\$ 33,821.85
Other items: Furniture and fixtures, \$3,470.38; advanced to agents (secured by bond), \$2,682.61.....		6,152.99
Commuted commissions		5,621.55
Gross assets		\$ 583,194.82
Deduct assets not admitted:		
Supplies, printed matter, stationery, furniture, fixtures, safes, etc.,	\$ 3,470.38	
Commuted commissions, \$5,621.55; agents' debit balances, not secured by bonds, \$4,861.30	10,482.85	
Bills receivable, unsecured	1,730.52	
Premium notes or loans and net premiums in item 22 in excess of reserve on policies.....	21,720.58	
Commission payable to agents on premium notes when paid	383.39	
Total.....		\$ 37,787.72
Total admitted assets		\$ 545,407.10

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuarial table of mortality, with four per cent interest	\$ 463,173.00
Total.....	\$ 463,173.00
Deduct net value of risks of this company reinsured in other solvent companies	2,262.00
Net reserve.....	\$ 460,911.00
Present value of amounts not yet due on matured installment policies (face, \$22,000).....	12,577.00
Death losses in process of adjustment or adjusted and not due..	\$ 7,500.00
Death losses and other policy claims resisted by the company, not yet outlawed.....	8,000.00
Gross policy claims.....	\$ 15,500.00
Deduct due from solvent companies for reinsurance	2,000.00
Net policy claims	\$ 13,500.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....	1,272.66

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued	1,900.44
Premiums paid in advance	565.30
Liabilities an policy-holders' account.....	\$ 490,726.40
Gross divisible surplus.....	54,680.70
Total.....	\$ 545,407.10

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year	2,760	\$ 4,745,864	555	\$ 1,018,030	709	\$ 1,394,200	4,024	\$ 7,158,094
New policies issued.	2,034	3,161,440	270	436,000	107	254,000	2,411	3,851,440
Old policies revived.	19	40,000	3	11,000	4	8,000	26	59,000
Old changed and increased	9	11,000	8	18,500	.....	.....	17	29,500
Paid-up additions..	.....	67	..	49	.....	.....	.....	116
Totals.	4,822	\$ 7,958,371	836	\$ 1,483,579	820	\$ 1,656,200	6,478	\$ 11,098,150
Deduct ceased:								
By death	27	49,000	...	.....	8	27,000	35	76,000
By surrender	23	40,300	7	11,000	9	16,000	39	67,300
By lapse.	650	1,192,750	106	230,700	143	275,800	905	1,699,250
By change and decrease	5	32,000	5	15,000	7	17,000	17	64,000
Total terminated	711	\$ 1,314,050	118	\$ 256,700	167	\$ 335,800	996	\$ 1,906,550
Outstanding end of year	4,111	6,644,321	718	1,226,879	653	1,320,400	5,482	9,191,600
Policies reinsured..	.....	.....	.....	.....	95	301,500	.....	.....

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, 25 per cent on some forms; on renewal premiums, 25 per cent on some forms.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Seven per cent on guarantee fund.

Does any officer, director or trustee receive any commission on the business of the company.

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	1,428	\$ 2,072,402
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company ..	341	494,938
Total.....	1,769	\$ 2,567,340
Deduct number and amount which have ceased to be in force during the year	174	295,500
Total number and amount of policies paid for and in force in said state December 31st, last.....	1,595	\$ 2,271,840
Amount of losses and claims on policies in said state incurred during the year ..	9	17,000
Amount of losses and claims on policies in said state settled during the year, in cash	8	\$ 16,000

What amount of premiums was collected or secured in the said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$63,255.55; notes or credits, \$6,892.45; total, \$70,148.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ÆTNA LIFE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, M. G. BULKELEY.

Secretary, J. L. ENGLISH.

[Incorporated, 1820. Chartered, 1853. Commenced business, 1850.]

Home office, 650 Main Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000.00; subscribed for. \$	1,750,000.00
Amount of capital paid up in cash	1,750,000.00
Amount of net ledger assets, December 31st, of previous year..	50,184,732.07
Extended at	\$ 50,184,732.07

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31, 1900.

First year's premiums (except items 4 and 6), less interest included in deferred premiums, and \$6,452.25 for first year's re-insurance....\$	1,258,732.70
Renewal premiums (except items 4 and 6), less interest included in deferred premiums, and \$3,750.20 for renewal re-insurance.....	5,042,410.20

Single premiums (except items 4, 5, 6 and 7), without deductions for commissions or other expenses.....	83,363.82	
Dividends applied by policy-holders to pay running premiums, first year's premiums (see item 9, disbursements)	563,339.94	
Surrender values applied to pay running premiums, first year's premiums, \$6,439.08; renewals, \$830.21 (see item 12 disbursements), Surrender values applied to purchase paid-up insurance and annuities (see item 13 disbursements)	7,269.29	
	196,100.11	
Total premium income, life business.....		\$ 7,151,216.06
Rents from company's property, including \$13,000.00 for company's use of own buildings...\$	36,097.33	
Interest on loans on mortgages of real estate....	1,235,860.08	
Interest on collateral loans, including premium notes, loans or liens.....	180,671.30	
Interest on bonds and dividends on stocks.....	833,182.44	
Interest on other debts due the company, and on deposits in banks.....	55,111.81	
Discount on claims paid in advance.....	1,447.11	
Total rents and interest.....		\$ 2,342,370.07
Profit on sales of real estate.....		11,050.50
Total.....		\$ 9,504,636.63
Premium income, accident business.....		1,106,408.53
Total income during the year.....		\$ 10,611,045.16
Sum of both amounts.....		60,795,777.23

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st, 1900.

For death claims.....	\$ 2,363,464.45	
Matured endowments.....	1,313,709.83	
Installment death claims.....	4,093.69	
Total net amount actually paid for losses and matured endowments.....		\$ 3,681,267.97
Dividends paid policy-holders, less \$229.76; received for dividends on reinsurances	315,553.65	
Dividends applied by policy-holders to pay running premiums (see item 4, income).....	563,339.94	
Surrender values paid	152,635.42	
Surrender values applied to pay running premiums (see item 6, income)	7,269.29	
Surrender values applied to purchase paid-up insurance and annuities (see item 7, income).....	196,100.11	
(Total paid policy-holders, \$4,916,166.38.)		
Paid stockholders for interest or dividends (amount declared during the year)	175,000.00	
Commissions and bonuses to agents (less commission received on reinsurances), on new policies, \$674,977.16; single premium policies, \$5,981.09; on renewal policies, \$313,876.25.....	994,834.50	
Salaries and allowances for agencies including managers, agents, and clerks	21,042.99	
Salaries and all other compensation, officers, \$58,352.00; home office employees, \$122,717.37.....	181,069.37	
Medical examiners' fees, \$68,600.50; inspection of risks, \$8,788.95	77,389.45	

Taxes on new premiums, \$11,620.84; renewal premiums, \$49,799.17; franchise, \$106,358.94; reserves, \$6,869.61; municipal licenses, \$4,686.55; internal revenue, \$25,611.97	204,947.08
Taxes on real estate	9,046.99
Insurance department fees and agents' licenses	7,628.20
Repairs and expenses (other than taxes) on real estate	58,541.87
Rent (including \$13,000.00 for company's use of own buildings)	29,870.41
Advertising, \$12,234.28; printing and stationery, \$23,964.89; postage, \$33,446.66	69,645.83
Legal expenses, \$10,263.08; furniture, etc., \$4,574.03	14,837.11
Losses on sales or maturity of securities	17,654.73
Premium paid for securities and charged off to reduce book value to par	90,566.64
All other disbursements, viz. (profit and loss account must be itemized): profit and loss agency balances, \$478.48; supplies, \$36,633.52; express, \$3,908.98; telegraph, \$1,887.13; travel, \$9,381.58; exchange, \$2,337.63; incidentals, \$1,910.65	56,627.97
(Total miscellaneous expenses, \$56,627.97.)	
Total disbursements, life business	\$ 6,924,869.52
Total disbursements, accident business	1,008,214.58
Total disbursements	\$ 7,933,084.10
Balance	\$ 52,862,693.13

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business december 31, 1900.

Book value real estate (Schedule A), unincumbered	\$ 469,086.71
Mortgage loans on real estate (Schedule B), first liens	24,107,274.86
Loans secured by pledge of bonds, stocks, or other collateral, per Schedule C	918,308.67
Loans made to policy-holders on this company's policies assigned as collateral	1,904,942.00
Premium notes or liens on policies in force, of which \$7,076.00 is for first year's premiums	461,213.15
Book value bonds, excluding interest, \$14,298,119.56; stocks, \$3,334,496.72, Schedule D	17,632,616.28
Cash in company's office, \$71,620.07; deposited in bank, \$7,252,186.82	7,323,806.89
Bills receivable, \$43,316.65; agents' debit balances, \$ 33,316.66 ..	76,633.31
Total	\$ 52,893,881.87
Deduct ledger liabilities:	
Agents' credit balances, \$27,907.57; all other, \$3,281.17	31,188.74
Total net ledger assets, as per balance above	\$ 52,862,693.13

NON-LEDGER ASSETS.

Interest due, \$52,601.09 and accrued, \$393,285.57 on mortgages ..	445,886.66
Interest due, \$19,537.30 and accrued, \$105,062.84 on bonds and stocks	124,600.14
Interest due and accrued, \$3,917.94 on collateral loans	3,917.94
Interest due, \$238,998.12 on premium notes, loans, or liens, less \$47,716.43 estimated amount collected in 1900, in advance ...	191,281.69
Interest due and accrued, \$200.18 on other assets	200.18
Rents due, \$201.25 and accrued, \$2,205.74 on company's property or lease	2,406.99
Market value (not including interest, in item 11), of bonds and stocks over book value, as per Schedule D	768,293.60
	1,854,517.63

	New business	Renewals
Gross premiums, not more than three months due after period of grace, unreported on outstanding policies in force December 31st....\$	395,914.15	\$ 182,651.58
Gross deferred premiums on outstanding policies in force December 31st.....	89,321.73	256,954.37
Totals	485,235.88	\$ 439,605.95
Deduct cost of collection, 50 per cent. on "new" and 6 per cent. on "renewals".....	242,617.94	26,376.36
Net amount of uncollected and deferred premiums.....\$	242,617.94	\$ 413,229.59—\$ 655,847.53
Gross assets		\$ 56,141,351.89
Deduct assets not admitted:		
Agents' debit balances, unsecured	\$	20,455.36
Bills receivable, unsecured.....		26,359.22
Premium notes, loans or liens, and premiums in item 22 in excess of reserve on policies.....		253.67
Commissions payable to agents on premium notes when paid...		2,197.63
Total non-admitted assets.....		\$ 49,265.88
Total admitted assets		\$ 56,092,086.01

NON-LEDGER LIABILITIES.

As shown by the books at home office at close of business December 31, 1900.

Net present value of all the outstanding Policies in force on December 31st, as computed by the company according to the actuaries' table of mortality, with four per cent. interest....\$ 47,607,567.00

Total.....\$ 47,607,567.00

Deduct net value of risks of this company reinsured in other solvent companies.....42,884.00

Net reserve ... \$ 47,564,683.00

Present value, four per cent., of amounts not yet due on matured installment policies (face \$42,106.31).....34,508.22

Matured endowments due and unpaid.....\$ 73,707.00

Death losses in process of adjustment or adjusted and not due..102,132.00

Death losses which have been reported and no proofs received..22,348.00

Death losses and other policy claims resisted by the company, not yet outlaid.....11,579.00

Gross policy claims.....\$ 209,766.00

Net policy claims\$ 209,766.00

Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums750,340.33

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....10,000.00

Premiums paid in advance.....19,400.60

Surrender values claimable on policies canceled whose reserves are not included in item 1.....6,961.00

Any other liability, viz.: Special reserve in addition to the four per cent. reserve.....		1,934,000.00
Total liabilities, life business.....		\$ 50,529,751.04
Total liabilities, accident business.....		497,125.57
Liabilities on policy-holders' account		\$ 51,026,876.61
Surplus	\$ 3,315,209.40	
Capital stock paid up.....	1,750,000.00	5,065,209.40
Total.....		\$ 56,092,086.01

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Total Nos. and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year.....	35,601	\$ 51,932,591	54,651	\$ 93,954,422	10,019	\$ 22,562,777	100,271	\$ 168,449,790
New policy's issued.....	6,993	15,209,094	12,417	21,856,284	831	1,766,800	20,241	38,832,178
Old policy's revived.....	7	27,733	32	109,655	11	23,600	50	160,988
Old changed and increased.....	3	3,825	21	40,856	148	283,400	172	328,081
Totals.....	42,604	\$ 67,173,243	67,121	\$ 115,961,217	11,009	\$ 24,636,577	120,734	\$ 207,771,037
Deduct ceased:								
By death.....	954	1,417,238	413	728,440	117	249,384	1,484	2,395,062
By maturity.....			987	1,330,712			987	1,330,712
By expiry.....					183	367,400	183	367,400
By surrender.....	262	329,045	589	902,103	232	458,600	1,083	1,689,748
By lapse.....	451	1,032,799	1,318	2,601,767	391	878,870	2,160	4,513,436
By change and decrease.....		13,805	147	319,976	21	52,975	168	386,756
By not being taken.....	792	1,658,657	1,312	2,614,650	105	221,800	2,209	4,495,107
Total terminated.....	2,459	\$ 4,451,544	4,766	\$ 8,497,648	1,049	\$ 2,229,029	8,274	\$ 15,178,221
Outstanding end of year.....	40,145	62,721,699	62,355	107,463,569	9,960	22,407,548	112,460	192,592,816
Policies reinsured.....	37	188,055	5	55,362	1	25,000	43	268,417

State here the face value and present value, on installment policies entered in item 5 ("by death") above \$1,000.00, face; \$963.00, present value.

Paid up insurance included in the final total of item 13 (including return premium and revisionary additions) amount \$ 22,078,362.00

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent table?

Answer. Yes, unless reduced by application of surplus.

Is any surrender value promised in excess of the actuaries' 4 per cent reserve?

Answer. No, except as provided for in answer to question 13 of liabilities.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, no provisions; on renewal premiums, on certain policies issued prior to 1870, 50 per cent.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. It is a stock company issuing policies on both the non-participating and participating plans.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Stockholders are limited by charter to ten per cent. dividends from profits of business other than accident.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	2,026	\$ 3,612,523
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	585	\$11,455
Total	2,611	\$ 4,421,053
Deduct number and amount which have ceased to be in force during the year	189	\$39,907
Total number and amount of policies paid for and in force in said state December 31st, last	2,422	\$ 4,032,051
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	1	1,004 00
Amount of losses and claims on policies in said state incurred during the year	33	46,334 60
Total	34	\$ 48,238 60
Amount of losses and claims on policies in said state settled during the year, in cash	31	\$43,662 97

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$121,298.72; notes or credits, \$394.81; total, \$121,693.53.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

BANKERS LIFE INSURANCE COMPANY.

[Organized under the laws of the state of Nebraska, made to the Auditor of State of the state of Iowa, pursuant to the laws thereof.]

President, W. C. WILSON.
Secretary, J. H. HARLEY.

First Vice-President, D. W. COOK.
Second Vice-President, A. L. MCPHERSON.

[Incorporated April 6, 1887.

Commenced business May 6, 1887.]

(Home office, 147 South 11th street.)

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for....	\$ 100,000.00
Amount of capital paid up in cash	100,000 00
Amount of net ledger assets, December 31st of previous year....	\$ 266,230 00
Extended at.....	\$ 266,230 00

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

First year's premiums (except items 3 and 5), less interest included in deferred premiums for first year's reinsurance.....	\$ 58,864.23	
Renewal premiums (except items 3 and 5), less interest included in deferred premiums for renewal insurance.....	79,579.01	
Surrender values applied to purchase paid up insurance and annuities (see item 13, disbursements)	603.98	
Total.....	\$ 139,047.22	
Deduct premiums paid to other companies for reinsurance on policies in this company.....	1,420.37	
Total premium income		\$ 137,626.85
Interest on loans on mortgages of real estate.....	\$ 13,045.75	
Interest on collateral loans, including premium notes, loans or liens.....	647.80	
Interest on other debts due the company, and on deposits in banks.....	186.28	
Total rents and interest		13,879.83
Ledger assets, other than premiums, received from other companies.....	7,500.00	
From other sources.....	73.44	
Total income during the year		\$ 159,080.12
Sum of both amounts.....		\$ 427,310.12

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

For death claims.....	\$ 38,261.80	
Installment death claims	100.00	
Total net amount actually paid for losses and matured endowments		\$ 38,361.80
Dividends paid policyholders	67.18	
Surrender values paid.....	1,992.93	
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income) ..	603.98	
Total paid policyholders, \$41,025.89.		
Paid stockholders for interest or dividends (am't declared during the year, \$6,000).....	5,760.00	
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$40,691.78; renewal policies, \$5,304.22	45,996.00	
Salaries and allowances for agencies, including managers, agents and clerks.....	1,987.23	
Salaries and all other compensation (officers, \$6,000; home office employees, \$2,772.24)	8,772.24	
Medical examiners' fees.....	3,466.84	
Municipal licenses, \$43.62; revenue stamps, \$1,679.12.....	1,722.74	
Insurance department fees and agents' licenses.	992.33	
Rent.....	2,287.86	

Advertising, \$635.91; printing and stationery, \$2,- 010.38; postage, \$545.65	3,191.94
Furniture, etc.	182.49
All other items, viz: sundry expense, \$4,401.35; collection charges, \$170.11; accrued interest, \$136.94; profit and loss, \$4,017.89	8,726.29
Total miscellaneous expenses, \$4,571.46.	
Total disbursements.....	\$ 124,111.95
Balance	\$ 303,194.27

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st:

Mortgage loans on real estate (schedule B), first liens.....	\$ 255,900.00
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	1,210.50
Loans made to policyholders on this company's policies assigned as collateral....	11,125.00
Cash in company's office, \$708.85; deposited in banks, \$21,633.40	22,342.25
Bills receivable, \$312.50; agents' debit balances, \$11,711.06; fur- niture and fixtures, \$1,807.27	13,830.83
Total.....	\$ 304,408.58
Deduct ledger liabilities, agents' credit balances.....	1,210.31

Total net ledger assets, as per balance above \$ 303,198.27

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 7,145.60	
Interest due and accrued on premium notes, loans or liens.....	205.03—	7,350.63
Gross premiums, not more than three months due after period of grace, unreported on policies New business. Renewals. outstanding December 31st.....	\$ 8,983.40	\$ 17,966.80
Gross deferred premiums on policies outstanding December 31st.....	157.58	787.93
Totals.....	\$ 9,140.98	\$ 18,754.73
Deduct cost of collection	1,828.19	3,750.95
Net amount of uncollected and deferred pre- miums.....	\$ 7,312.79	\$ 15,003.78— 22,310.57
Gross assets.....		\$ 332,865.47
Deduct assets not admitted, supplies, printed matter, stationery, furniture, fixtures, safes, etc	\$ 1,807.27	
Agents' debit balances, not secured by bonds	3,257.97	
Bills receivable, unsecured.....	312.50	
Total.....		5,377.74
Total admitted assets.....		\$ 327,487.73

NON-LEDGER LIABILITIES.

As shown by the books at home office at close of business De-
cember 31st:

Net present value of all the outstanding policies in force on the
31st day of December, 1900, as computed by the company ac-
cording to the American table of mortality, with $4\frac{1}{2}\%$ interest. \$ 197,102.02

Deduct net value of risks of this company reinsured in other solvent companies	2,342.23	
Net reserve.....		\$ 194,759.79
Present value of amounts not yet due on matured installment policies (face, \$1,500)		832.95
Net policy claims.....		\$ 195,592.74
Liabilities on policyholders' account		\$ 195,592.74
Gross divisible surplus.....	\$ 31,894.99	
Capital stock paid up.....	100,000.00 -	131,894.99
Total.....		\$ 327,487.73

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		Return prem. and reversionary Add's	TOT'L NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
							Am't		
At end of previous year.....	1,828	\$3,258,250	11	\$ 18,000	306	\$ 574,106	\$ 62,260	2,145	\$3,912,616
New policies issued.....	1,203	2,106,500	11	22,000	30	41,478	.....	1,244	2,169,978
Old policies revived.....	12	26,500	.....	.....	2	2,000	.....	14	28,500
Old changed, increased.....	.....	.....	.....	.....	.....	.....	9,688	.....	9,688
Additions during year.....	.....	.....	.....	.....	.....	.....	494	.....	494
Totals.....	3,043	\$5,391,250	22	\$ 40,000	338	\$ 617,584	\$ 72,442	3,403	\$6,121,276
Deduct ceased:									
By death.....	8	23,000	.....	.....	2	6,000	.....	10	29,000
By expiry.....	.....	.....	.....	.....	10	16,500	.....	10	16,500
By surrender.....	14	25,000	.....	.....	.....	.....	.....	14	25,000
By lapse.....	446	833,000	1	2,000	39	109,500	4,142	486	948,642
By change and decrease.....	17	39,500	.....	.....	2	6,500	.....	19	46,000
By not being taken.....	6	12,000	1	5,000	.....	.....	.....	7	17,000
Total terminated.....	491	\$ 932,500	2	\$ 7,000	53	\$ 138,500	\$ 4,142	546	\$1,082,142
Outstanding end of year.....	2,549	4,455,250	20	33,000	285	482,584	66,309	2,857	5,037,203
Policies reinsured.....	23	99,000	.....	.....	1	2,500	.....	24	101,500

State here the face value corresponding to the present value entered in item 5 ("by death") above

\$ 29,000.00

Paid up insurance included in the final total of item 13 (including return premium and reversionary additions), number of policies, 65; amount.....

45,434.00

MISCELLANEOUS QUESTION.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer No.

Is there a loading or margin for expenses over the net premiums on all policies according to the actuaries' 4 per cent. table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of liens on the policies?

Answer. On first year's premiums, none; on renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Interest on capital.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	37	\$ 60,500.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company...	89	261,500.00
Total	126	\$ 322,000.00
Deduct number and amount which have ceased to be in force during the year	11	21,000.00
Total number and amount of policies paid for and in force in said state December 31st last.	115	\$ 301,000.00
Amount of losses and claims on policies in said state incurred during the year	1	1,000.00
Amount of losses and claims on policies in said state settled during the year, in cash	1	1,000.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$8,745.16; total, \$8,745.16.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JACOB L. GREENE.

Secretary, HERBERT H. WHITE.

Vice-President, JOHN M. TAYLOR.

Actuary, DANIEL H. WELLS.

[Incorporated, June 15, 1846.

Commenced business, December, 15, 1846.]

Principal office, 783 Main street, Hartford, Connecticut.

Amount of net ledger assets, December 31st, of previous year.. \$ 62,377.878.93

Extended at..... \$ 62,377.878.93

INCOME DURING YEAR 1900.

As shown by the books at the home office at close of business December 31, 1900.

First year's premiums	\$ 412,504.61
Renewal premiums	3,430,003.15
Dividends applied by policy-holders to pay running premiums, first year premium	1,090,227.94
Surrender values applied to pay running premiums, first year premiums, \$3,460.24; renewals, \$14,590.74 (see item 12 disbursements)...	18,050.98

Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements).....	111,365.24	
Consideration for annuities (other than matured installment policies).....	23,912.44	
Total premium income.....		\$ 5,086,064.36
Rents.....	\$ 407,481.19	
Interest on loans on mortgages of real estate ...	1,474,730.00	
Interest on collateral loans, including premium notes, loans or liens.....	47,486.48	
Interest on bonds and dividends on stocks	1,018,047.44	
Interest on other debts due the company, and on deposits in banks	9,331.20	
Discount on claims paid in advance.....	3,602.66	
Total rents and interest.....		\$ 2,960,678.97
Total income during the year		\$ 8,046,743.33
Sum of both amounts.....		\$ 70,423,622.26

DISBURSEMENTS DURING YEAR 1900.

As shown by the books at the home office at close of business December 31, 1900.

For death claims	\$ 4,362,972.10	
Matured endowments.....	454,023.00	
Total net amount actually paid for losses and mutual endowments.....		\$ 4,816,995.10
Paid to annuitants.....	2,003.73	
Premium notes voided by lapse, less \$793.00 restored by revival	327.00	
Dividends paid policy-holders.....	215,211.34	
Dividends applied by policy-holders to pay running premiums (see item 3, income)	1,090,227.94	
Surrender values paid	418,909.74	
Surrender values applied to pay running premiums (see item 5, income)	18,050.98	
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income).....	111,365.24	
Total paid policy-holders, \$6,673,091.07.		
Commissions and bonuses to agents (less commission received on re-insurances), on new policies, \$104,122.57; on renewal, policies, \$286,282.62; on annuities, \$74.48	390,479.67	
Salaries and allowances for agencies, including managers, agents and clerks.....	25,249.80	
Salaries and all other compensation, officers, \$65,250.00; home office employees, \$93,338.51	158,588.51	
Medical examiners fees	23,913.28	
Taxes on new premiums, \$3,299.67; renewal premiums, \$29,697.09; franchise, \$153,250.94; reserves, \$11,641.57; municipal licenses, \$1,715.72; interval revenue, \$8,699.72.....	208,304.71	
Taxes on real estate	187,861.17	
Insurance department fees and agents' licenses... ..	4,633.53	
Repairs and expenses (other than taxes) on real estate.....	235,875.41	
Rent, less \$555.17 received under sub-lease.....	8,307.33	
Advertising, \$33,559.07; printing and stationery, \$19,842.11; postage, \$17,671.77.....	71,072.95	
Legal expenses	32,412.37	
Losses on sales of real estate, \$31,262.92, less profits on securities sold, \$4,161.42; miscellaneous, \$14.87.....	27,086.63	

All other disbursements, viz: Express, \$2,881.41; telegraph, \$1,657.15; traveling, \$19,779.74; miscellaneous, \$13,405.23.	37,723.52
Total miscellaneous expenses, \$1,411.508.90.	
Total disbursements.....	\$ 8,084,599.9
• Balance.....	\$ 62,340,022.29

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Book value of real estate (Schedule A), unincumbered	\$12,054,396.47
Mortgage loans on real estate (Schedule B) first liens....	26,469,472.96
Loans secured by pledge of bonds, stocks, or other collaterals (Schedule C).....	2,300.00
Premium notes on policies in force.....	763,861.90
Book value bonds, excluding interest, \$21,730,558.33; stocks, \$473,454.00 (Schedule D).....	22,204,012.33
Cash deposited in bank.....	826,974.00
Bills receivable, \$4,346.54; agents' debit balances, \$14,658.09.	19,004.63
Total net ledger assets as per balance above.....	\$ 62,340,022.29

NON-LEDGER ASSETS.

Interest due, \$79,461.65 and accrued, \$526,423.88 on mortgages	\$ 605,885.53
Interest due, \$21,000 and accrued, \$222,084.51 on bond and stocks	243,084.51
Interest due and accrued, \$28.75 on collateral loans	28.75
Interest due, \$106,386.66 and accrued, \$25,205.67 on premium notes, loans, or liens.....	131,592.33
Rents due, \$10,534.60 and accrued, \$10,713.45 on company's property or lease.....	21,248.05—\$ 1,001,839.17
Market value (not including interest, in item 11), of bonds	1,319,797.47

New business. Renewals.

Gross premiums not more than three months due after period of grace, unreported on policies outstanding in force December 31st... ..	\$ 11,379.88	\$ 49,039.16
Gross deferred premiums on policies outstanding in force December 31st.....	33,449.35	309,283.30
Totals.....	\$ 44,829.23	\$ 358,322.46
Deduct cost of collection, 25 per cent on new, 6.31 per cent on renewals.....	11,207.31	22,610.15
Net amount of uncollected and deferred premiums...\$	33,621.92	\$ 335,712.31—\$ 369,334.23
Balance of loading.....		46,812.88
Total.....		\$ 322,521.35
Gross assets.....		\$ 64,984,180.73
Deduct assets not admitted:		
Agents' debit balances, not secured by bonds.....	\$ 14,658.09	
Bills receivable, unsecured.....	4,346.54	
Total non-admitted assets.....		\$ 19,004.63
Total admitted assets.....		\$ 64,965,176.15

NON-LEDGER LIABILITIES.

As shown by the books at home office at close of business December 31, 1900.

Net present value of all outstanding policies December 31st, as computed by the Connecticut insurance department, according to the actuaries' table of mortality and 4 per cent interest, \$	54,071,915.00
Same for annuities (including those in reduction of premiums) ..	30,186.00
Additional reserve by company's standard, viz: The American table and 3 per cent interest on new insurances written on or since April 1, 1882, and additional special reserves for term policies and annuities	2,219,058.00
Total	\$ 56,321,159.00
Net reserve	\$ 56,321,159.00
Matured endowments due and unpaid	9,941.00
Death losses due and unpaid	28,207.50
Death losses in process of adjustment or adjusted and not due.	100,746.00
Death losses which have been reported and no proofs received..	75,148.00
Death losses and other policy claims resisted by the company, not yet outlawed	33,211.33
Gross policy claims	\$ 247,253.83
Net policy claims	\$ 247,253.83
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums	977,966.15
Premiums paid in advance, \$7,776.97; surrender values applicable in payment of premiums, \$19,276.76	27,053.73
Surrender values claimable on policies canceled whose reserves are not included in item 1	200,395.00
Liabilities on policy-holders' account	\$ 57,773,827.71
Gross divisible surplus (including contingent real estate depreciation membership account, \$700,730.99)	7,191,348.44
Total	\$ 64,965,176.15

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Nos. and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount	No.	Amount.
At end of previous year	60,629	\$144,870,791	6,344	\$ 13,615,535	676	\$ 1,946,160	67,649	\$160,432,486
New policies issued ..	3,035	7,644,909	859	2,044,939	190	400,900	4,084	10,150,748
Old policies revived ..	13	47,000	2	3,000	...	...	15	50,000
Old changed and increased		37,770	4	18,970	...	...	4	56,740
Totals	63,677	\$152,600,470	7,209	\$ 15,682,444	866	\$ 2,407,060	71,752	\$170,689,974
Deduct ceased:								
By death	1,599	3,993,226	52	178,041	4	85,000	1,655	4,256,267
By maturity			237	456,712	...	...	237	456,712
By surrender	526	1,236,551	62	109,216	42	148,500	630	1,494,267
By lapse	627	1,344,763	89	137,500	126	368,500	842	1,850,763
By change and decrease	2	466,476	..	86,723	2	2,000	4	555,199
By not being taken	161	378,663	37	81,500	25	50,000	223	510,163
Total terminated	2,915	\$ 7,419,679	477	\$ 1,049,692	199	\$ 654,000	3,591	\$ 9,123,371
Outstanding end y'r	60,762	145,180,791	6,732	14,632,752	667	1,753,060	68,161	161,566,603

State here the face value corresponding to the present value entered in item 5 ("By death") above \$4,256,267.

Paid up-insurance included in the final total item of 13 (including return premium and reversionary additions), No. of policies, 20,722; amount, \$27,084,482.

The annuities in force December 31 last ensuing were in number 18, representing in annual payments, \$3,723.62

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st for the purpose of making any entry that affects this statement?

Answer, No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer, Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer, Yes.

If so, what amount therefor has been included in liabilities and where?

Answer, Included in "Additional reserve by company's standard."

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer, On first year's premiums, none. On renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer, Mutual plan. There is no stock, but the company is authorized to issue non-participating policies.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer, None.

Does any officer, director or trustee receive any commission on the business of the company?

Answer, No.

BUSINESS IN IOWA DURING THE YEAR.

	No	Amount.
Number and amount of policies on the life of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	2,157	\$ 4,097,239.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company..	167	249,000.00
Total.....	2,324	\$ 4,346,239.00
Deduct number of amount which have ceased to be in force during the year	90	151,532.00

Total number and amount of policies paid for and in force in said state December 31, 1900..... 2,234 \$ 4,194,707.00

Amount of losses and claims on policies in said state settled during the year in cash, \$56,874.00.

What amount of premiums was collected or secured in said state during the year in cash and notes, or credits without any deduction for credits or losses, dividends, commissions, or other expenses?

Answer. Total, \$86,975.24.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
CONSERVATIVE LIFE INSURANCE COMPANY.

Organized under the laws of the State of California, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, DAVID W. EDWARDS.

Vice-President, WILBUR S. TUPPER.

Secretary, MILO BAKER.

[Incorporated, May 16, 1900. Commenced business, July 5, 1900]

Home office, Laughlin building, Los Angeles, Cal.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$	200,000.00	
Amount of capital paid up in cash.....		100,450.00	
Increase of paid up capital during 1900.....		100,450.00	
Extended at.....	\$		100,450.00

INCOME DURING YEAR.

As shown by the books at home office at close of
 business, December 31st.

First year's premiums.....	\$	17,376.11	
Total premium income.....	\$	17,376.11	
Interest on loans on mortgages of real estate.....	\$	721.70	
Interest on collateral loans, including premium notes, loans or liens.....		73.11	
Total rents and interest.....		794.81	
From other sources, viz (profit and loss account must be itemized): Surplus assets transferred to company by Ministerial Life Insurance company, absorbed July 7, 1900.....		23,557.04	
Total income during the year.....			41,727.96
Sum of both amounts.....	\$		142,177.96

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business, De-
 cember 31st

For death claims	\$	6,000.00	
Total paid policy holders.....	\$		6,000.00
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$3,600.23; on collections, \$12.57.....	\$	3,612.80	

Salaries and all other compensation, officers, \$4,418.33; home office employes, \$1,398.65.....	5,816.98
Medical examiners' fees.....	204.25
Insurance department fees and agents' licenses.....	96.85
Repairs and expenses (other than taxes) on real estate, recording mortgages	5.80
Rent.....	403.50
Advertising, \$562.50; printing and stationery, \$872.38; postage, \$259.58.....	1,694.46
All other items, viz.: Revenue stamps, \$335.64; traveling expenses, \$800; telegraph and telephone, \$105.31; sundries, \$257.19	1,498.14
Total disbursements.....	\$ 19,332.75
Balance.....	\$ 122,845.15

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business, December 31st

Mortgage loans on real estate (Schedule B), first liens.....	\$ 29,000.00
Loans made to policy-holders on this company's policies assigned as collateral.....	563.54
Premium notes on policies in force, of which \$626.86 is for first year's premiums	1,061.57
Cash in company's office, \$511.94; deposited in bank, \$89,045.59..	89,557.53
Agents' debit balances.....	1,771.11
Office furniture and fixtures, including safes.....	1,735.50
Total.....	\$ 123,689.25
Deduct ledger liabilities:	
Agents' credit balances, \$394.86; all other, \$449.21.....	844.07
Total net ledger assets, as per balance above.....	\$ 122,845.15

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 183.35
Gross assets.....	\$ 123,028.55
Deduct assets not admitted:	
Supplies, printed matter, stationery, furniture, fixtures, safes, etc.	1,735.50
Agents' debit balances, not secured by bonds, \$1,771.11; bills receivable, unsecured, \$626.86.....	2,397.97
Total	\$ 4,133.47
Total admitted assets.....	\$ 118,895.06

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business, December 31st.

Death losses which have been reported and no proofs received..	\$ 2,500.00
Net policy claims.....	\$ 2,500.00

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Nos. and Amounts.	
	No.	Amount.	No.	Amount	No.	Amount.	No.	Amount.
New policies issued.....	479	662,000	4	5,000	1677	2,506,795	.....	.....
Old policies revived.....	1	1,000	.....	.....	15	18,500	.....	.....
Totals.....	480	663,000	4	5,000	1692	2,525,295	2,176	3,193,295
Deduct ceased:								
By death.....	1	1,000	.....	.....	6	7,500	.....	.....
By lapse.....	119	177,500	.....	.....	215	287,750	.....	.....
By change and decrease.....	.....	1,000	.....	.....	.....	4,250	.....	.....
By not being taken.....	3	3,000	.....	.....	2	2,000	.....	.....
Total terminated.....	123	182,500	.....	.....	223	301,500	346	484,000
Outstanding end of year.....	357	480,500	4	5,000	1469	2,223,795	1,830	2,709,295

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business, December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries four per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries four per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, not to exceed one-half of premium.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. It is a stock company issuing policies on both participating and non-participating plans.

What proportion of the profits of the company may be paid to stock-holders for use of real or guarantee capital?

Answer. Have paid no dividends so far.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Organized under the laws of the State of New York, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, JAMES W. ALEXANDER.

Secretary, WILLIAM ALEXANDER.

Vice-President, JAMES H. HYDE.

Actuary, JOEL G. VAN CISE.

[Incorporated, July 26, 1859. Commenced business July 28, 1859.]

Principal office, 120 Broadway, New York City.

CAPITAL STOCK.

Amount of capital stock paid up in cash.	\$ 100,000.00
Amount of net or ledger assets, December 31st of previous year.	\$ 260,599,597.45

INCOME DURING YEAR.

As shown by the books at the home office at close
of business December 31st.

From premiums on new policies.....	\$ 5,565,331.55	
From renewal premiums.....	36,554,294.52	
From dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).....	762,335.51	
From surrender values applied by policy- holders to purchase paid-up insurance and annuities (see item 13, disbursements)...	1,457,983.00	
Consideration for annuities, other than matured installment policies.....	980,274.56	
Total.....	\$ 45,320,219.14	
Deduct amount of premiums paid to other companies for re-insurance on policies in this company	1,080.45	
Total premium income.....	\$ 45,319,138.69	
From interest upon mortgage loans.....	1,836,301.93	
From interest on bonds and dividends on stocks.....	6,655,334.44	
From interest on other debts due the company	1,714,769.35	
From rents for use of company's property...	2,049,262.23	
Profit and loss.....	432,324.34	
Total income.....	\$ 58,007,130.93	
Total.....	\$ 318,608,728.46	

DISBURSEMENTS DURING YEAR.

As shown by the books at the home office at
close of business December 31st:

Paid for death claims, \$14,484,426.91; addi- tions, \$338,830.24.....	\$ 14,823,257.15	
For matured endowments, \$1,994,153.15; addi- tions, \$52,507.71.....	2,046,660.86	
For claims on installment policies.....	37,695.00	
Total net amount actually paid for losses and matured endowments.....	\$ 16,907,613.01	
Paid to annuitants.....	668,923.98	
Dividends paid policy-holders in cash.....	2,719,305.14	
Dividends applied by policy-holders to pur- chase paid-up additions and annuities (see item 4, income).....	762,335.51	
Surrender values paid in cash.....	3,449,838.66	
Surrender values applied by policy-holders to purchase paid-up additions and annuities (see item 6, income).....	1,457,983.00	
(Total paid policy-holders, \$25,965,999.30)		
Cash paid stockholders for interest or dividends.....	7,000.00	
Cash paid for commissions and bonuses to agents (less com- mission on re-insurances), new policies, \$2,537,490.15; renewal policies, \$2,342,426.33; on annuities, \$29,374.61....	4,909,291.09	

Cash paid for salaries and allowances for agencies, including managers, agents and clerks.....	284,150.92	
Cash paid for medical examiners' fees and inspection of risks.....	368,773.57	
Cash paid for salaries and all other compensation of officers and home office employees.....	770,282.48	
Taxes on premiums, \$261,654.00; on reserves, \$13,910.38; stamps and customs, \$97,711.60.....	373,275.98	
Cash paid for taxes on real estate.....	367,724.06	
Insurance department fees and agents' licenses, \$10,546.99; municipal and state licenses, \$94,060.68.....	104,607.67	
Cash paid for rent.....	364,889.18	
Cash paid for commuting renewal commissions.....	993,806.02	
Cash paid for advertising, printing and stationery, postage and exchange.....	595,566.55	
Cash paid for legal expenses, traveling expenses and Guarantee company bonds.....	275,283.83	
Cash paid for repairs and expenses (other than taxes) on real estate.....	549,712.63	
All other items, viz: Clerical expenses, agency expenses, express, telegraph, cable, freight, telephone, furniture and general expenses.....	302,603.23	
(Total miscellaneous expenses, \$10,296,967.21)		
Reduction book values bonds purchased at a premium.....	236,160.00	
Total disbursements.....		\$ 36,499,126.51
Balance.....		\$ 282,107,601.95

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 38,188,725.12	
Mortgage loans on real estate (Schedule B), first liens.....	45,411,662.86	
Loans secured by pledge of bonds, stocks or other collaterals, per Schedule C (market value December 31, 1900, \$31,933,188.00).....	25,371,587.00	
Loans on policies.....	7,372,645.27	
Book value of bonds and stocks owned, excluding accrued interest at time of purchase (market value over cost December 31, 1900, \$15,376,022.00, including accrued interest, see 18), as per Schedule E.....	147,520,222.00	
Funds in trust companies at interest.....	8,760,119.08	
Cash in company's office.....	15,870.31	
Cash in banks at interest.....	8,942,587.17	
Agents' ledger balances.....	524,183.14	
Total net or ledger assets, as per balance above.....		\$ 282,107,601.95

NON-LEDGER ASSETS.

Interest due, \$72,438.68, and accrued, \$181,728.32 on mortgages \$.....	254,167.00	
Interest due and accrued on collateral loans.....	95,197.98	
Interest due and accrued on other assets.....	11,191.35	
Rents due \$35,322.27; and accrued \$201,110.94, on company's property or lease.....	236,433.21	
Total carried out.....		\$ 596,989.54
Market value of bonds and stocks over book value, as per Schedule E (not including interest accrued).....	\$ 13,272,581.00	
Interest accrued on bonds and stocks (included in market value, see 6).....	2,103,441.00	
		\$ 15,376,022.00

IOWA INSURANCE REPORT.

	New business.	Renewals.	
Gross premiums due and unreported, less premiums paid in advance, on policies in force December 31, 1900.....	\$ 2,665,705.00	\$ 3,194,910.00	
Gross deferred premiums on policies outstanding December 31st	324,596.00	2,406,489.00	
Totals.....	\$ 2,990,301.00	\$ 5,601,399.00	
Deduct cost of collection, 60 per cent on "new" and 5 percent on renewals, "	1,794,181.00	280,069.00	
Net amount of uncollected and deferred premiums.	\$ 1,196,120.00	\$ 5,321,330.00	
Extended at.....			\$ 6,517,450.00
Aggregate ledger and other assets December 31st.			\$ 304,598.063.49
Deduct assets not admitted for depreciation.			
Agents' balances.....	\$ 524,183.14		
Total			\$ 524,183.14
Total admitted assets			\$ 304,073.880.35

NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900	\$ 235,343.493.00	
Net reserve		\$ 235,343.493.00
Present value of amounts not yet due on matured installment policies (face, \$655,528.52)		498,022.00
Claims for death losses due and unpaid	\$ 231,778.45	
Claims for matured endowments due and unpaid	157,442.13	
Claims for death losses in process of adjustment or adjusted and not due	93,221.42	
Claims for death losses which have been reported and no proofs received	1,529,946.86	
Claims for death losses and other policy claims resisted by the company, not yet outlawed	138,800.00	
Amounts due and unpaid on annuity claims	54,036.61	
Total policy claims		\$ 2,205,225.47
Amount of unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		346,195.01
Amount of any other liability of the company, viz:—Under debenture bonds.....		67,958.00
Liabilities on policy-holders' account		\$ 238,460,893.48
Gross divisible surplus.....		65,612,980.87
Total.....		\$ 304,073.880.35

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account, as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole life policies.		Endowment policies.	
	Number.	Amount.	Number.	Amount.
At end of previous year.....	276,000	\$ 836,982,265	66,794	\$ 201,608,644
New policies issued.....	41,238	126,698,681	23,199	65,431,733
Old policies revived.....	957	3,277,564	334	978,078
Totals.....	318,204	\$ 966,958,510	90,327	\$ 268,018,455
Deduct ceased:				
By death.....				
By maturity.....				
By expiry.....				
By surrender.....				
By lapse.....				
By change and decrease.....				
By not being taken.....				
Total terminated.....	30,007	\$ 105,865,598	10,528	\$ 32,114,717
Outstanding end of year.....	288,197	\$ 861,092,912	79,799	\$ 235,903,738

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	All other policies.		Reversionary additions—amount.	Total numbers and amounts.	
	Number.	Amount.		Number.	Amount.
At end of previous year.....	4,804	\$ 9,540,088	\$ 6,285,428	347,607	\$ 1,054,416,422
New policies issued.....	2,190	9,408,120	1,155,058	66,633	202,693,601
Old policies revived.....	11	137,000		1,302	4,392,642
Totals.....	7,011	\$ 19,085,217	\$ 7,440,483	415,542	\$ 1,261,502,665
Deduct ceased:					
By death.....				4,446	15,305,819
By maturity.....				406	2,019,434
By expiry.....				759	2,962,010
By surrender.....				6,340	22,370,328
By lapse.....				18,606	55,180,672
By change and decrease.....					703,642
By not being taken.....				11,308	46,076,713
Total terminated.....	1,330	\$ 5,746,271	\$ 901,032	41,865	\$ 144,627,618
Outstanding end of year.....	5,681	\$ 13,338,946	\$ 6,539,451	373,677	\$ 1,116,875,047

BUSINESS IN IOWA DURING 1900.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.....	4,484	\$ 9,038,794
Number and amount of policies on the lives of citizens of said state issued during the year.....	230	414,007
Total.....	4,714	\$ 9,452,801
Deduct number and amount which have ceased to be in force during the year.....	298	735,891
Total number and amount of policies in force in said state December 31, 1900.....	4,716	\$ 8,716,910

Amount of losses and claims on policies in said state unpaid December 31st of previous year	2	4,000
Amount of losses and claims on policies in said state incurred during the year	54	149,700
Total.....	56	\$ 153,700
Amount of losses and claims on policies in said state settled during the year in cash.....	54	149,231

What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?

Answer. Total, \$261,775.02.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FIDELITY MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, L. G. FOUSE.

Vice-President, ALEXANDER MCKNIGHT.

Secretary, W. S. CAMPBELL.

[Incorporated, December 2, 1878. Commenced business, January 1, 1879.]

Home office, 112-116 N. Broad street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$ 2,603,874.78
Extended at.....	\$ 2,603,874.78

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st

First year's premiums (except items 3 and 5), less interest included in deferred premiums \$2,968.67; and \$608.67 for first year's reinsurance..	439,062.46
Renewal premiums (except items 3 and 5), less interest included in deferred premiums \$12,711.05, and \$697.63 for renewal insurance.....	1,707,178.16
Dividends applied by policy-holders to pay running premiums first year premium, \$194.37; renewals, \$21,545.13 (see item 9, disbursements)	21,739.50
Surrender values applied to pay running premiums, renewals (see item 12, disbursements)...	484.54
Consideration for annuities (other than matured installment policies).....	500.65
Total premium income	\$ 2,168,965.31
Rents from company's property, including \$31,500 for company's use of own buildings.	70,317.03
Interest on loans on mortgages of real estate.....	12,963.90
Interest on collateral loans, including premium notes, loans or liens	21,191.46

IOWA INSURANCE REPORT.

61

Interest on bonds and dividends on stocks	25,599.55	
Interest on other debts due the company, and on deposit in banks.....	7,019.39	
Discount on claims paid in advance, \$328.27; in- terest on deferred premiums, \$15,679.72.....	16,007.99	
Total rents and interest.....		\$ 153,099.32
Profit on sales of real estate, \$5,842.63; on sale or maturity of securities, \$5,180.56		11,023.19
From other sources: Fees for alterations of policies		74.10
Total income during the year.....		\$ 2,333,161.92
Sum of both amounts.....		\$ 4,937,036.70

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st:

For death claims.....	\$ 928,009.11	
Installment death claims	6,948.36	
Total	\$ 934,957.47	
Total net amount actually paid for losses and matured endowments	\$ 934,957.47	
Dividends paid policy-holders.....	17,652.81	
Dividends applied by policy-holders to pay running premiums (see item 3, income).....	21,739.50	
Surrender values paid.....	65,433.63	
Surrender values applied to pay running premiums (see item 5, income)	484.54	
(Total paid policy-holders, \$1,040,267.95.)		
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$227,154.25; renewal policies, \$83,687.28; on annuities, \$252.25	311,093.78	
Exchange paid to banks and collectors for collecting premiums.	6,697.64	
Commuting renewal commissions.....	8,154.76	
Salaries and allowances for agencies, including managers, agents and clerks.....	82,578.78	
Salaries and all other compensation, officers, \$31,221.78; home office employees, \$94,667.05.....	125,888.83	
Medical examiners' fees, \$35,035.61; inspection of risks, \$17,533.27.	52,568.88	
Taxes on new premiums, \$3,766.64; renewal premiums, \$17,178.- 14; on franchise, \$25; on reserves, \$373.79; municipal licenses, \$652.50	21,996.07	
Taxes on real estate, \$12,108.41; on other investments, \$3,283.73..	15,392.14	
Insurance department fees and agents' licenses, \$8,455.90; in- ternal revenue, \$14,034.95..	22,490.85	
Repairs and expenses (other than taxes) on real estate....	16,188.45	
Rent (including \$31,500)	47,069.11	
Advertising, \$18,935.68 printing and stationery, \$20,938.95; pos- tage, \$14,425.82	54,300.45	
Legal expenses, \$12,187.66; for furniture, etc., \$2,902.80..	15,090.46	
Losses on sales of real estate....	853.30	
All other items, viz: expressage and telegrams, \$2,877.45; janitor, fuel, etc., \$567; library, \$692.57; sundry expenses, \$14,414.22; traveling expenses, \$24,290.53.....	42,841.77	
(Total miscellaneous expenses, \$823,205.27)		
Total disbursements.....		\$ 1,863,473.22
Balance.....		\$ 3,073,563.48

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st:

Book value real estate (Schedule A), unincumbered	\$ 1,198,027.35
Mortgage loans on real estate (Schedule B), first liens	229,450.35
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	23,986.57
Loans made to policy-holders on this company's policies assigned as collateral	210,959.08
Premium notes on policies in force, of which \$44,601.31 is for first year's premiums	93,839.31
Book value bonds, excluding interest, \$816,557.10; stocks, \$74,929.50 (Schedule D).....	891,486.60
Cash in company's office, \$139.67; deposited in bank, \$165,809.05.	165,948.72
Due from Union Loan and Trust Company, trustee	11,009.20
Bills receivable, \$12,949; agents' debit balances, \$236,014.82 ...	248,963.82
Due from suspended banks	390.50
Total	\$ 3,074,061.50
Deduct ledger liabilities	498.02
Total net ledger assets, as per balance above.....	\$ 3,073,563.48

NON-LEDGER ASSETS.

Interest due, \$1,672, and accrued \$3,792.61 on mortgages.....	5,464.61
Interest due and accrued, on bonds and stocks	11,465.55
Interest due.....	504.81
Rents due.....	2,573.52
Market value of real estate over book value, as per Schedule A.	98,038.73
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....	27,368.80
Total	\$ 125,407.53

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31, 1900, \$78,525.79 } ..	\$ 95,225.79	\$ 39,850.52
Single premium..... 16,700.00 }		
Gross deferred premiums on policies outstanding December 31st, 1900.....	64,308.89	308,183.65
Totals	\$ 159,534.68	\$ 348,034.17
Deduct cost of collection, 50 per cent on "new;" 7½ per cent on "renewals," and 5 per cent on single premiums.....	72,252.34	26,102.56
Net amount of uncollected and deferred premiums	\$ 87,282.34	\$ 321,931.61—\$ 409,213.95
Gross assets		\$ 3,628,193.43
Deduct assets not admitted:		
Agents' debit balance, not secured by bonds.....	\$ 184,138.72	
Bills receivable, unsecured	12,949.00	
Premium notes on loans and net premiums in item 22 in excess of reserve on policies.....	19,985.14	
Suspended banks	390.50	
Commissions payable to agents on premium notes when paid....	15,271.03	
Total		\$ 232,734.39
Total admitted assets		\$ 2,395,459.04

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....	\$ 2,511,740.00	
Same for annuities (including those in reduction of premiums) ..	308.00	
Total.....	\$ 2,512,048.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	2,229.00	
Net reserve.....		\$ 2,509,819.00
Present value of amounts not yet due on matured installment policies (face, \$29,452.15).....		23,256.62
Death losses due and unpaid	5,000.00	
Death losses in process of adjustment or adjusted and not due..	108,935.00	
Death losses which have been reported and no proofs received..	50,000.00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	33,000.00	
Gross policy claims	\$ 196,935.00	
Net policy claims		\$ 196,935.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		194.51
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.	33,400.95	
Premiums, paid in advance	2,870.70	
Surrender values claimable on policies canceled whose reserves are not included in item 1.	6,661.00	
Liabilities on policy-holders' account.....		\$ 2,773,137.78
Gross divisible surplus.....	622,321.28	
Capital stock paid up		622,321.28
Total		\$ 3,395,459.06

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year....	12,788	\$25,514,817	300	\$ 280,508	22,138	\$ 51,387,616	35,226	\$ 77,182,941
New policies issued.....	4,881	9,890,515	1,105	2,337,850	2,954	6,857,781	8,940	10,986,146
Old policies revived.....	37	69,500	.....	.....	35	132,805	72	202,305
Old changed and increased	541	1,317,256	110	292,458	112	277,214	763	1,886,928
Totals.....	18,247	\$36,792,088	1,515	\$2,910,816	25,239	\$ 58,655,416	45,001	\$ 98,358,320
Deduct ceased:								
(a) By death.....	89	187,601	3	149	305	814,148	395	1,001,898
By expiry .....	.....	.....	.....	.....	126	243,000	126	243,000
By surrender	142	323,817	3	264	.....	.....	145	324,081
By lapse	2,247	4,550,605	265	258,403	2,060	4,880,202	4,572	9,698,210
By change and decrease.	430	1,379,978	26	101,500	321	870,618	777	2,352,096
By not being taken.....	706	1,574,700	185	469,500	301	575,650	1,192	2,619,850
Total terminated.....	3,613	\$ 8,016,701	482	\$ 829,816	3,113	\$ 7,392,618	7,208	\$ 16,239,135
(b) Outstanding end of y'r.	14,634	28,775,387	1,033	2,081,000	22,126	51,262,798	37,793	82,119,185
Policies reinsured.....	.....	.....	.....	.....	56	304,000	.....	.....

(a) State here the face value corresponding to the present value entered in item 5 ("by death") above, \$1,003,463.

(b) Paid-up insurance included in the final total of item 13 (including return premium and revisionary additions), No. of policies, 680; amount, \$487,812; the annuities in force December 31st last ensuing were in number 3, representing in annual payments, 950.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that effects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, from 20 to 30 per cent, or amount equal to agents commission. On renewal premiums, from 20 to 30 per cent only.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	398	\$ 910,473.90
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	139	222,500.00
Total.....	537	\$ 1,132,977.90
Deduct number and amount which have ceased to be in force during the year.....	80	156,748.00
Total number and amount of policies paid for and in force in said state December 31st, last.	457	\$ 976,229.90
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	..	\$
Amount of losses and claims on policies in said state incurred during the year.....	..	....
Total	2	\$ 5,028.61
Amount of losses and claims on policies in said state settled during the year, in cash, \$28.61	1	28.61

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$23,333.07; notes or credits, \$683.24; total, \$24,016.31.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GERMANIA LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, CORNELIUS DOREMUS.
Secretary, HUBERT CILLIS.

First Vice-President, HUBERT CILLIS.
Second Vice-President, MAX A. WESENDONCK.

[Incorporated, April 10, 1860. Commenced business, July 16, 1860.]

Home office, 20 Nassau street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 200,000 00
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year...	25,193,452.29
Extended at.....	\$ 25,193,452.29

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, \$1,725.76	\$ 398,924.71
Renewal premiums, (except items 3 and 5), less interest included in deferred premiums, \$12,613.55; and \$5.327 for renewal insurance..	2,878,270.019
Dividends applied by policy-holders to purchase paid up additions and annuities, (see item 10 disbursements)	36,623.71
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements)	115,628.63
Consideration for annuities (other than matured installment policies).....	11,590.60
Total premium income.....	\$ 3,411,037.84
Rents from company's property, including \$27,760 for company's use of own buildings.....	\$ 172,805.97
Interest on loans on mortgages of real estate....	687,534.64
Interest on collateral loans, including premium notes, loans or liens	80,944.30
Interest on bonds and dividends on stocks	298,500.89
Interest on other debts due the company, and on deposits in bank	9,545.31
Discount on claims paid in advance.....	14,339.31
Total rents and interest	\$ 1,263,670.42

From other sources, viz.: dividends on re-insurances, \$4,276.60; policy fees, \$1,805.14.....

6,081.74

Total income during the year

\$ 4 710. 790.00

Sum of both amounts

\$29,904, 242. 29

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$1,105,610.21; additions,

\$29,326 39..... \$ 1,134, 936.60

Matured endowments, \$767,834.84; additions,

\$24,877.24..... 792,712.08

Total..... \$ 1,927, 648 68

Deduct amount received from other companies for claims on policies of this company re-insured, of which \$20,000 is for matured endowments

20,000.00

Total net amount actually paid for losses and matured endowments.....

\$ 1,907, 648.68

Paid to annuitants.....

26,466.85

Dividends paid policy-holders, in paid up policies.

28,426.35

Dividends of 1900 applied by policy-holders to pay running premiums (see item 3, income) due in 1900.....

148,878.05

Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).....

36,623.71

Surrender values paid.....

259,299.80

Surrender values applied to purchase paid-up insurance and annuities (see item 6, income).....

115,628.63

(Total paid policy-holders, \$2,522,972.07)

Paid stockholders for interest or dividends (amount declared during the year)

24,000.00

Commissions and bonuses to agents (less commission received on reinsurances); new policies, \$243,925.00; renewal policies, \$126,188.03; on annuities, \$192.78.....

370,305.81

Commuting renewal commissions.....

1,138.98

Salaries and allowances for agencies, including managers, agents and clerks.

162,540.06

Salaries and all other compensation.....

105,051.81

Medical examiners' fees

30,240.68

Taxes on new premiums and renewal premiums, \$20,189.01; on reserves, \$431.22; municipal and state licenses, \$20,189.01; internal revenue, \$3,822.62.....

26,365.95

Taxes on real estate

33,042.63

Insurance department fees and agents' licenses

1,851.04

Repairs and Expenses (other than taxes) on real estate.....

65,630.12

Rent (for company's use of own buildings).....

27,760.00

Advertising, \$17,551.94; printing and stationery, \$10,208.61; postage, \$1,457.68.....

29,218.23

Legal expenses, \$4,311.62; for furniture, etc., \$1,841.61.....

6,153.23

Losses on sales of real estate, \$1,771.05; on sale or maturity of securities, \$7,025.00.....

8,796.05

All other items, viz.: expressage, exchange and other expense..

37,330.88

(Total miscellaneous expenses, \$929,425.47.)

Total disbursements

\$ 3,452, 397.54

Balance

\$26,451, 844.75

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value real estate (Schedule A), unincumbered.....	\$ 2,656,796.55	
Mortgage loans on real estate (Schedule B), first liens.....	14,296,062.43	
Loans made to policy-holders on this company's policies assigned as collateral	1,390,268.60	
Book value bonds	7,481,536.87	
Cash in company's office, \$8,587.29; deposited in bank, \$454,542.85; cash in transit, \$164,050.16 (since received).....	627,180.30	
Total net ledger assets as per balance above.....		\$ 26,451,844.75

NON-LEDGER ASSETS.

Interest due, \$5,287.50; and accrued, \$243,713.05 on mortgages..	249,000.55	
Interest due and accrued on bonds and stocks.....	57,997.99	
Interest due and accrued.....	2,060.35	
Rents due, \$747.33 and accrued, \$5,395.83 on company's property or lease.....	6,143.16—\$	315,202.05
Market value of real estate, over book value, as per schedule A.....	61,034.63	
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....	62,064.12	123,098.75
	New business.	Renewals.
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 6,630.87	\$ 184,703.19
Gross deferred premiums on policies outstanding December 31st..	25,088.27	314,364.31
Totals.....	\$ 31,719.14	\$ 499,067.52
Deduct cost of collection, 55 per cent on new; 5 per cent on renewals	17,445.43	24,953.38
Net amount of uncollected and deferred premiums... ..	\$ 14,273.61	\$ 474,114.14—\$
Total admitted assets.....		\$ 27,378,535.30

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st:

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries' table of mortality, with 4 per cent, interest	22,844,670.00	
Same for reversionary additions.....	446,224.00	
Same for annuities (including those in reduction of premiums) ..	362,644.00	
Total	\$ 23,653,538.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	30,234.00	
Net reserve		\$ 23,623,304.00
Matured endowments due and unpaid	\$ 2,964.99	
Death losses due and unpaid	5,651.03	
Death losses in process of adjustment or adjusted and not yet due	56,618.80	
Death losses which have been reported and no proofs received...	74,344.01	
Death losses and other policy claims resisted by the company, not yet outlawed.....	13,312.34	

Due and unpaid on annuity claims	2,361.15	
Gross policy claims.....	\$ 155,252.32	
Net policy claims		\$ 155,252.32
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....		60,299.88
Premiums paid in advance.....		12,947.16
Surrender values claimable on policies canceled whose reserves are not included in item 1.....		5,379.26
Any other liability, viz: Extra reserve for absolute, dividend tontine, war and world policies		83,333.76
Liabilities on policy-holders' account		\$ 23,940,516.38
Gross divisible surplus.....	\$ 3,238,016.92	
Capital stock paid up.....	200,000.00—	3,438,016.92
Total.....		\$ 27,378,533.30

EXHIBIT OF POLICIES.

The following is a correct statement of the paid for business of the year on policy account as it stood at close of business December 31st, according to home office books.

Include no policy except wherein the first premium has been paid to the company as provided in the contract.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No.	Amount.	No.	Amount.
Outstanding at end of year 1899, as reported.....	18,276	\$ 34,461,219	30,245	\$ 44,931,261
Deduct unpaid of 1899.....	539	948,277	669	1,053,659
Amount in force, actually paid for at end of previous year.....	17,737	\$ 33,512,942	29,576	\$ 43,877,602
New policies issued.....	2,333	4,338,827	3,241	5,223,821
Return premiums on new policies.....				
Old policies revived.....	8	13,250	8	8,045
Old policies changed and increased.....				
Totals.....	20,078	\$ 37,865,019	32,825	\$ 49,109,468
Deduct ceased:				
By death.....	424	\$ 759,910	228	\$ 364,395
By maturity.....			474	761,499
By expiry.....	4	8,046	37	27,522
By surrender.....	208	705,763	521	763,035
By lapse.....	836	1,515,817	1,000	1,443,199
By change and decrease.....		84,610		94,746
Total terminated.....	1,562	\$ 3,074,146	2,260	\$ 3,454,366
Outstanding end of year.....	18,516	34,790,873	30,565	45,655,072
Policies reinsured.....		\$ 100,000		\$ 35,000
(included in above)				

IOWA INSURANCE REPORT.

69

EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	All other Policies.		Ret. Prem. and Reversionary Additions.	Total Nos. and Amounts.	
	No.	Amount.		No.	Amount.
Outstanding at end of year 1899, as reported.....	68	\$ 174,869	\$ 833,286	48,589	\$ 80,400,635
Deduct unpaid of 1899	1	5,000	1,253	1,209	2,008,189
Amount in force, actually paid for at end of previous year.....	67	\$ 169,869	\$ 832,033	47,380	\$ 78,392,446
New policies issued.....	9	24,280	.....	5,583	9,586,928
Return premiums on new policies.....	.....	.....	4,926	.....	4,926
Old policies revived.....	.....	.....	.....	16	21,205
Old policies changed and increased.....	.....	.....	83,568	.....	83,568
Total.....	76	\$ 194,149	\$ 920,527	52,979	\$ 88,089,163
Deduct ceased:	.....	.....	.....	.....	.....
By death.....	.....	.....	33,348	652	1,157,653
By maturity.....	.....	.....	24,768	474	786,207
By expiry.....	12	21,780	5,643	53	62,991
By surrender.....	.....	.....	13,150	819	1,481,948
By lapse.....	8	23,710	2,810	1,844	2,985,536
By change and decrease.....	.....	.....	1,003	.....	180,359
Total terminated.....	20	\$ 45,490	\$ 80,722	3,842	\$ 6,654,754
Outstanding end of year.....	56	148,659	839,805	49,137	81,434,409
Policies reinsured.....	.....	.....	.....	.....	\$ 135,000

State here the face value, and present value, on installment policies entered in item 5 ("by death") above, \$6,000 face; \$5,039.50 present value.

Paid up insurance included in the final total of item 12 (excluding return premium and reversionary additions), number of policies 5,296, amount..... \$ 5,859,992.26

The annuities in force December 31, 1900, were in number 215, representing in annual payments..... 32,798

Industrial policies in force December 31, 1900, number 3,765, amount..... 483,832

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. No notes taken.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. On the mixed plan.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. An amount not exceeding 5 per cent of the capital stock.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	302	\$ 442,504

Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	162	241,625
Total.....	464	\$ 684,129
Deduct number and amount which have ceased to be force during the year.....	30	46,550
Total number and amount of policies paid for and in force in said state December 31st last.....	434	\$ 637,579
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	3	411,793
Amount of losses and claims on policies in said state incurred during the year.....	3	411,793
Amount of losses and claims on policies in said state settled during the year, in cash.....	2	\$ 3,013.13
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$23,223.30.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
HARTFORD LIFE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. E. KENNEY.

First Vice-President, E. C. HILLIARD.

Secretary, CHAS. H. BACALL.

[Incorporated, May 1866. Commenced business, April 1867.]

Home office, 252 Asylum street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash.....	\$ 500,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 2,719,271.00
Increase of paid up capital during 1901.....	250,000.00
Extended at....	\$ 2,969,271.00

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, \$1,555.00 and \$1,549.41 for first year's reinsurance.....	\$ 309,437.20
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$155.60 and \$163.96 for renewal insurance..	1,890,604.52

Dividends applied by policy holders to pay running premiums; renewals, \$414.04 (see item 9, disbursements).....	414.04	
Total premium income		\$ 2,200,459.86
Rents from company's property, including \$3,500.00 for company's use of own buildings.....	13,519.09	
Interest on loans on mortgages of real estate.....	11,934.73	
Interest on collateral loans, including premium notes, loans or liens	4,914.21	
Interest on bonds and dividends on stocks.....	21,969.31	
Interest on other debts due the company, and on deposits in banks.....	50,238.49	
Discount on claims paid in advance.....	1,710.60	
Total rents and interest		\$ 104,286.43
Profit on sales of real estate, \$15.20; on sale or maturity of securities, \$406.25.....		421.45
From other sources, viz (profit and loss account must be itemized): Increase in book value of real estate being about one-half the appreciation shown by the recent appraisal made by the Connecticut and Missouri Insurance department.....	12,221.88	
Advance payments,	6,644.85	
Safety fund deposits.....	20,170.86	
Total income during the year.....		39,037.59
Sum of both amounts.....		\$ 2,344,205.33
		5,312,476.33

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st, 1900.

For death claims	\$ 1,659,649.88	
Deduct amount received from other companies for claims on policies of this company reinsured.....	7,043.00	
Total net amount actually paid for losses and matured endowments		1,652,606.88
Advance payments used.....		6,548.49
Dividends paid policy holders.....		9,010.67
Dividends applied by policy holders to pay running premiums (see item 3, Income).....		50,468.12
Surrender values paid		3,135.03
(Total paid policy holders, \$1,721,769.16.)		
Paid stockholders for interest or dividends (amount declared during the year, \$30,000.00).....		30,000.00
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$216,570.97; renewal policies, \$37,365.12.....		253,936.09
Salaries and allowances for agencies, including managers, agents and clerks.		66,633.70
Salaries and all other compensation (officers, \$33,440.08; home office employees, \$48,993.77)		82,433.85
Medical examiners' fees, 33,262.10; inspection of risks, \$4,010.77		37,272.87
Taxes on new premiums, \$388.91; renewal premiums, \$16,630.87; on franchise, \$415.00; on reserves, 608.20; municipal licenses, \$230.81; internal revenue, \$11,183.06		29,426.85
Taxes on real estate		3,681.00
Insurance department fees and agents' licenses		5,119.50
Repairs and expenses (other than taxes) on real estate		1,491.56
Rent (including \$3,500.00 for company's use of own buildings) ..		14,233.55

Advertising, \$8,347.84; printing and stationery, \$15,935.21; postage, 8,989.40	33,272.45
Legal expenses, \$4,984.65; for furniture, etc., \$13,268.96; travel, \$4,855.68	23,109.29
Losses on sales of real estate	6,044.51
All other items, viz (profit and loss account must be itemized): Paid to stockholders' dividend from stockholders' surplus and repaid by them to increase capital stock	250,000.00
Increase of capital. \$250,000.00.	
(Total miscellaneous expenses, \$586,655.22.)	

Total disbursements	\$ 2,558,424.38
Balance	2,754,051.95

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.	\$ 261,101.93
Mortgage loans on real estate (Schedule B), first liens	298,320.00
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	700.00
Loans made to policy holders on this company's policies assigned as collateral	53,931.00
Premium notes on policies in force, of which all are for first year's premiums	50,173.93
Book value bonds, excluding interest, \$304,597.22; stocks, \$167,344.45 (Schedule D)	471,941.67
Cash in company's office, \$8,778.49; deposited in bank, \$414,575.79	423,354.28
Safety funds in Security company, of Hartford	1,194,529.14
Bills receivable	1,000.00

Total	\$ 2,755,051.95
Deduct ledger liabilities:	
Agents credit balances	1,000.00

Total net ledger assets, as per balance above	\$ 2,754,051.93
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NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 4,548.92	
Interest accrued on bonds and stocks	6,474.18	
Interest accrued on collateral loans	1,562.94	
Interest accrued on premium notes, loans or liens	325.50	
Interest accrued on other assets	2,066.06	
Rents accrued on company's property or lease	1,142.90	\$ 16,120.50
Market value of real estate, over book value, as per Schedule A	10,903.07	
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D	15,936.26	26,839.35

New business.

Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st, 1900	\$ 19,074.08
Gross deferred premiums on policies outstanding December 31st, 1900	74,807.47
Totals	\$ 74,807.47
Deduct cost of collection, 60 per cent. on "new;" 6 per cent on "renewals,"	44,884.48

Net amount of uncollected and deferred premiums	\$ 29,922.99	\$ 32,840.60	\$ 62,763.59
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IOWA INSURANCE REPORT.

78

Premiums in course of collection, safety fund department.....		\$ 349,000.00
Gross assets		\$3,208,775.37
Deduct assets not admitted.		
Bills receivable, unsecured.....	1,000.00	
Premium notes or loans and net premiums in item 22 in excess of reserve on policies	247.00	
Depreciation in ledger assets to bring same to market value:		
Safety fund	81,960.00	
Total.....		\$ 83,207.00
Total admitted assets		3,125,568.37

NON-LEDGER LIABILITIES

As shown by the books at home office at the close of business December 31st:

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to The Actuaries Table of Mortality, with 4 per cent. interest, stock department	\$ 354,737.00	
Same for reversionary additions	3,294.00	
Total	\$ 358,031.00	
Deduct net value of risks of this company reinsured in other solvent companies	3,654.00	
Net reserve.....		\$ 354,377.00
Death losses in process of adjustment or adjusted and not due:		
Safety fund department, \$393,750; stock department, \$22,900..	416,650.00	
Death losses which have been reported and no proofs received, stock department	6,000.00	
Death losses and other policy claims resisted by the company, not yet outlawed, safety fund.....	6,000.00	
Gross policy claims	\$ 428,650.00	
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums	\$ 428,650.00	
Unpaid interest or dividends to stockholders	2,255.65	
Premiums paid in advance.....	2,861.50	
Surrender values claimable on policies canceled whose reserves are not included in item 1.....	2,953.01	
Any other liability, viz: Net safety fund security company.....	1,112,569.14	
Reserves on safety fund policies, \$265,104; less deferred premiums, \$34,884	230,220.00	
Mortuary fund held in addition to reserve.....	111,495.36	
Liabilities on policy-holders' account.....	\$ 2,245,381.66	
Gross divisible surplus	380,186.71	
Capital stock paid up	500,000.00	880,186.71
Total		\$ 3,125,568.37

IOWA INSURANCE REPORT.

EXHIBIT OF POLICIES.

The following is a correct statement of the paid for business of the year on policy account account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		RETURN PREMIUMS AND REVERSIONARY ADD'S.	TOTAL NOS. AND AM'TS.	
	No.	Amt.	No.	Amt.	No.	Amt.	Amount.	No.	Amt.
Outstanding end of 1899 as reported ...	1513	2,716,896	73	142,000	38297	76,585,425	4,109	39883	79,448,420
Deduct unpaid 1899..	168	358,500	13	23,500	65	123,200		246	505,200
At end of previous yr. New policies issued..	1345	2,358,396	60	118,500	38232	76,462,225	4,109	39637	78,943,220
Old policies revived..	2300	3,919,797	159	220,881	5406	7,577,119	154	7865	11,717,561
	3	11,000			18	35,800		21	46,800
Total.....	3648	6,289,193	219	339,381	43656	84,075,144	4,263	47523	90,707,681
Deduct deceased:									
By death	28	48,074			668	1,670,900		696	1,718,974
By expiry					1	1,000		1	1,000
By surrender	8	4,929						8	4,929
By lapse	516	823,500	29	38,500	4230	8,771,075		4775	9,633,504
By change and decrease		52,500		1,000	840	1,112,400		840	1,165,000
Total terminated	552	929,003	29	39,500	5739	11,555,375		6320	12,523,778
Outstanding end of year	3096	5,360,190	190	299,881	37917	72,519,769	4,263	41203	78,184,125
Policies reinsured..		37,055		12,174					49,229

Paid up insurance included in the final total of item 13 (including return premium and reversionary additions), No. of policies, 229; amount, \$286,539.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

If so, what amount therefore has been included in liabilities and where?

Answer. None.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. Occasional lines on old policies changed and one quarter premiums on certain return premium policies.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan.

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Not limited.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	629	\$ 1,243,000.00

Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	2	6,000.00
Total.....	631	\$ 1,249,000.00
Deduct number and amount which have ceased to be in force during the year.....	82	163,000.00
Total number and amount of policies paid for and in force in said state December 31st, last	549	\$ 1,086,000.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year	2	\$ 2,000.00
Amount of losses and claims on policies in said state incurred during the year.....	11	42,000.00
Total.....	\$ 13	\$ 42,000.00
Amount of losses and claims on policies in said state settled during the year in cash, \$22,950; by compromise, \$50.....	9	\$ 23,000.00

What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$35,643 14.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

HOME LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEORGE E. IDE.

Vice-President, WILLIAM A. ST. JOHN

Secretary, ELLIS W. GLADWIN.

Actuary, WILLIAM M. MARSHALL.

[Incorporated, April 30, 1860. Commenced business May 1, 1860.]

Home office, 256 Broadway, New York City, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$125,000; subscribed for.....	\$ 125,000.00
Amount of capital paid up in cash.....	125,000.00
Amount of net ledger assets December 31st of previous year.....	10,822,249.67
Extended at	\$ 10,822 249.67

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5) less interest included in deferred premiums, \$999.95, for first year's reinsurance	\$ 337,081.54
Renewal premiums (except items 3 and 5), less interest incurred in deferred premiums, \$5,012.79, and \$11,380.45 for renewal insurance.	1,486,200.86
Dividends applied by policy-holders to pay running premiums, renewals	50,571.32
Dividends applied by policy-holders to purchase paid-up additions and annuities	122,844.99

Surrender values applied to pay running premiums	53.50	
Surrender values applied to purchase paid up insurance and annuities.....	21,686.00	
Consideration for annuities (other than matured installment policies).....	11,363.97	
Total premium income.....		\$ 2,029,802.18
Rents from company's property, including \$24,000 for company's use of own buildings.....	73,424.31	
Interest on loans on mortgages of real estate.....	186,390.67	
Interest on collateral loans, including premium notes, loans or liens.....	33,005.22	
Interest on bonds and dividends on stocks.....	215,158.40	
Interest on other debts due the company, and on deposits in banks.....	43,958.47	
Discount on claims paid in advance, \$228.33; interest on deferred premiums, \$6,012.74.....	6,241.07	
Total rents and interest.....		\$ 558,178.14
From other sources.....		323.60
Total income during the year ..		\$ 2,588,303.92
Sum of both amounts.....		13,410,553.59

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$517,300.87; additions, \$433.....	\$ 517,733.87
Matured endowments, \$136,779; additions, \$6,319.50	143,098.50
Total.....	\$ 660,832.37
Total net amount actually paid for losses and matured endowments.....	\$ 660,832.37
Paid to annuitants.....	22,094.50
Dividends paid policy-holders.....	4,383.51
Dividends applied by policy-holders to pay running premiums (see item 3, income).....	50,571.32
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).....	122,844.99
Surrender values paid.....	114,671.33
Surrender values applied to pay running premiums (see item 5, income).....	53.50
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income).....	21,686.00
(Total paid policy-holders, \$997,137.82).	
Paid stockholders for interest or dividends (amount declared during the year).....	15,000.00
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$178,271.90; renewal policies, \$110,449.65; on annuities, \$335.44.....	289,056.99
Commuting renewal commissions.....	21,038.65
Salaries and allowances for agencies, including managers, agents and clerks.....	94,317.01
Salaries and all other compensation (officers, \$51,500; home office employees, \$43,982.61).....	95,482.61
Medical examiners' fees, \$29,752.50; inspection of risks, \$1,554.48	31,306.98
Taxes on new and renewal premiums, \$18,919.80; on reserves, \$911.90; municipal and state licenses, \$1,663.36.....	21,495.06
Taxes on real estate, \$15,265.80; on other investments, \$5.00.....	15,270.80
Insurance department fees and agents' licenses.....	4,878.90
Repairs and expenses (other than taxes) on real estate.....	30,251.04
Rent, including \$24,000 for company's use of own buildings.....	24,000.00

Advertising, \$7,282.70; printing and stationery, \$15,122.26; postage, \$2,880.00.....	25,284.96
Legal expenses	8,834.21
Losses on sale or maturity of securities.....	25,774.88
All other items, viz: Traveling expenses, \$2,323.03; internal revenue, \$7,887.37; office expenses and directors, \$9,649.92; exchange, \$1,264.04	21,124.36
Total miscellaneous expenses, \$723,116.45)	
Total disbursements.....	\$ 1,720,254.27
Balance	11,690,299.32

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31.

Book value real estate (Schedule A), unincumbered.....	\$ 1,645,231.86
Mortgage loans on real estate (Schedule B), first liens.....	3,708,785.00
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C.....	33,500.00
Loans made to policy-holders on this company's policies assigned as collateral	572,819.38
Premium notes on policies in force, of which \$1,243.98 is for first year's premiums.....	507,636.43
Book value bonds, excluding interest, \$4,170,905.93; stocks, \$665,564.99 (Schedule D)	4,836,470.92
Cash in company's office, \$1,245.33; deposited in bank \$347,255.49	348,500.82
Agents' debit balances	37,354.91
Total net ledger assets, as per balance above	\$ 11,690,299.32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 20,883.13
Interest due and accrued on bonds and stocks	39,815.20
Interest due and accrued on collateral loans.....	254.08
Interest due on other assets.....	713.05
Rents due.....	5,564.60 \$ 67,230.06
Market value of real estate over book value, as per Schedule A..	95,516.68
Market value (not including interest) of bonds and stocks over book value, as per Schedule D.....	304,634.04

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding after December 31, 1900.....	\$ 53,311.69	\$ 94,918.06
Gross deferred premiums on policies outstanding December 31, 1900.....	24,687.70	104,297.43
Totals.....	\$ 77,999.39	\$ 199,215.49
Deduct cost of collection 52 73-100 per cent on "new;"		
7 11-100 per cent on "renewals"	41,129.08	14,164.22
Net amount of uncollected and deferred premiums...\$	36,870.31	\$ 185,051.27 \$ 221,921.58
Gross assets.....		\$12,379,601.68
Deduct assets not admitted:		
Agents' debit balances, not secured by bonds		37,354.91
Total admitted assets.....		\$12,342,246.77

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1903, as computed by the company according to The Actuaries Table of Mortality, with four per cent interest	\$ 9,932,233.00
Same for reversionary additions	748,279.00
Same for annuities (including those in reduction of premiums) ..	221,187.00
Total	\$ 10,901,699.00
Deduct net value of risks of this company reinsured in other sol- vent companies	32,650.00
Net reserve	\$ 10,869,049.00
Present value of amounts not yet due on matured installment policies (face, \$17,500); \$13,761 included in item of liabilities.	
Death losses in process of adjustment or adjusted and not due ..	8,000.00
Death losses which have been reported and no proofs received ..	56,344.00
Death losses and other policy claims resisted by the company, not yet outlawed	29,000.00
Due and paid on annuity claims	25.00
Net policy claims	\$ 93,369.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums	4,368.41
Premiums paid in advance	19,112.50
Surrender values claimable on policies canceled whose reserves are not included in item 1	7,844.00
Any other liability, viz: To meet possible fluctuations in price of securities and other contingencies	65,875.00
Liabilities on policy-holders' account	\$ 11,059,658.41
Capital stock paid up	1,282,584.00
Total	\$ 12,342,242.41

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at
close of business December 31st, according to home office books.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies	
	No.	Amount.	No.	Amount.
At end of previous year	21,142	\$38,497,808.00	3,933	\$ 6,860,791.00
New policies issued	4,952	8,345,303.74	1,167	1,792,385.00
Old policies revived	73	143,860.00	17	24,500.00
Old policies changed and increased	7	28,552.00	1	7,700.00
Totals	26,174	\$47,015,523.74	5,118	\$ 8,685,376.00
Deduct policies ceased:				
By death	236	442,631.74	29	47,301.00
By maturity			91	1,307,779.00
By surrender	426	865,783.00	83	142,722.00
By lapse	1,319	2,075,132.00	227	317,742.00
By change and decrease		77,799.00		17,441.00
By expiry				
By not taken	699	1,246,123.00	206	342,400.00
Total terminated	2,680	\$ 4,707,468.74	636	\$ 1,004,461.00
Numbers and amounts in force at end of year ..	23,494	\$42,308,055.00	4,482	\$ 7,680,915.00
Policies re-insured	16	224,278.00	4	60,000.00

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	All other Policies.		Reversionary additions.	Total Nos. and Amts.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	1,187	\$ 2,808,644.00	\$ 1,091,454.00	26,262	\$ 49,258,697.00
New policies issued.....	241	427,711.13	159,887.50	6,360	10,723,227.37
Old policies revived.....	4	7,500.00	.....	94	175,860.00
Old pols. changed and increas'd	.....	58.00	.....	8	36,310.00
Totals.....	1,432	\$ 3,243,913.13	\$ 1,251,341.50	32,724	\$ 60,194,094.37
Deduct policies ceased:					
By death.....	12	27,368.13	433.00	277	517,733.87
By maturity.....	.....	.....	6,319.50	91	143,068.50
By surrender.....	20	83,748.00	340.00	529	1,042,593.00
By lapse.....	125	232,809.00	.....	1,671	2,625,723.00
By change and decrease.....	8	22,529.00	.....	8	117,749.00
By expiry.....	2	3,000.00	.....	2	3,000.00
By not taken.....	38	35,766.00	.....	943	1,624,345.00
Total terminated.....	205	\$ 405,220.13	\$ 7,092.50	3,521	\$ 6,124,242.37
Nos. and amts. in force end of yr	1,227	\$ 2,838,693.00	1,244,249.00	29,203	\$ 54,069,852.00
Policies re-insured.....	8	38,500.00	.....	28	322,778.00

Installment policies have been entered and deducted in above exhibit of policies for the commuted value of installments.

Annuities in force, No. 54, amount, \$22,953.43.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No, excepting on policies under which the company carries a 3 per cent reserve liability.

If so, what amount therefor has been included in liabilities and where?

Answer. The entire 3 per cent liability is included in item 1 of liabilities.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. The company does not accept notes on new premiums, but one-quarter of a premium can remain a lien against the policy.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Six per cent semi-annually

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	199	\$ 311,915.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company....	107	132,030.00
Total.....	306	\$ 443,945.00

Deduct number and amount which have ceased to be in force during the year	50	71,404.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	256	\$ 372,541.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	1	1,000.00
Amount of losses and claims on policies in said state incurred during the year	3	7,000.00
Total.....	4	\$ 8,000.00
Amount of losses and claims on policies in said state settled during the year in cash.....	4	8,000.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$14,644.69; notes or credits, \$1,020.96; total, \$15,665.65		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ILLINOIS LIFE INSURANCE COMPANY.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President. JAMES W. STEVENS.

First Vice-President. ORR SANG.

Secretary. EDWARD D. STEVENS.

Second Vice-President. R. W. STEVENS.

[Incorporated, July 7, 1899.

Commenced business, October 2, 1899.]

Home office, 134 Monroe street, Chicago, Illinois

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	100,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 167,569.08
Extended at.....	\$ 167,569.08

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, \$77,-795.55; and \$1,331.03 for first years' re-insurance.....	\$ 76,464.52
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$140,-955.58; and \$827.06 for renewal insurance.....	140,128.52
Total premium income.....	\$ 216,593.04
Interest on loans on mortgages of real estate.....	\$ 4,428.43
Interest on collateral loans, including premium notes, loans or liens.....	4,844.40
Interest on bonds and dividends on stocks.....	2,090.83
Interest on other debts due the company and on deposits in banks.....	1,231.66

IOWA INSURANCE REPORT.

81

Interest on deferred premiums.....	2,618.63	
Total rents and interest.....		\$ 15,213.95
Ledger assets, other than premiums, received from other companies for assuming their risks.....		18,194.73
From other sources, viz : profit and loss, C. M. Bickford.....		5.00
Policy lien notes.....		81,552.67
Total income during the year.....		\$ 331,559.39
Sum of both amounts.....		\$ 499,128.47

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims.....	\$ 86,661.22	
Total disability.....	515.83	
Total.....	\$ 87,177.05	
Total net amount actually paid for losses and matured endowments.....	\$ 87,177.05	
Surrender values paid.....	170.51	
(Total paid policy-holders, \$87,347.56.)		
Paid stockholders for interest or dividends, amount declared during the year.....	7,000.00	
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$42,500.83; renewal policies, \$18,304.61.....	60,805.44	
Salaries and allowances for agencies, including managers, agents and clerks.....	3,250.00	
Salaries and all other compensation, officers, \$16,783.20; home office employees, \$8,917.50.....	25,700.70	
Medical examiners' fees.....	5,927.60	
Taxes on new premiums, \$186.95; on plant, \$19.04; municipal licenses, \$50.00.....	255.99	
Investment expense.....	65.00	
Insurance department fees and agents' licenses.....	776.06	
Investigating claims.....	399.35	
Rent, home office, \$3,025.00; for agents' offices, \$1,647.67.....	4,672.67	
Advertising, \$5,704.46; printing and stationery, \$2,027.61; postage, \$1,890.41.....	9,622.48	
Legal expenses.....	861.49	
All other items, viz: traveling expense.....	1,299.20	
Expense account, \$3,286.26; collection of premiums, \$1,809.97; revenue stamps, \$2,536.44.....	7,632.67	
(Total miscellaneous expenses, \$128,268.65.)		
Total disbursements.....		\$ 215,616.21
Balance.....		\$ 283,512.26

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 82,236.35
Loans made to policy-holders on this company's policies assigned as collateral.....	96,079.77
Bond value bonds, excluding interest, \$18,812.50; stocks, \$15,100.00 (Schedule D).....	33,912.50

Cash in company's office, \$1,811.37; deposited in bank, \$25,147.73	26,959.10
Certificates of deposit.....	10,500.00
Furniture and fixtures.....	6,181.66
Agents' debit balances.....	30,121.91

Total..... \$ 285,991.39

Deduct ledger liabilities:

Agents' credit balances..... 2,479.03

Total net ledger assets, as per balance above..... \$ 283,512.36

NON-LEDGER ASSETS.

Interest due, and accrued on mortgages.....	\$ 1,118.49
Interest due, and accrued on bonds and stocks.....	405.00
Total.....	\$ 1,523.49

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 27,439.60	\$ 8,448.52
Gross deferred premiums on policies outstanding December 31st.....	34,102.43	32,712.40
Totals.....	\$ 61,542.03	\$ 41,160.92
Deduct cost of collection, 60 per cent on "new;" 5 per cent on "renewals".....	36,925.21	2,058.04

Net amount of uncollected and deferred premiums..... \$ 24,616.82 \$ 39,102.88—\$ 63,719.70

Gross assets..... \$ 348,755.45

Deduct assets not admitted:

Supplies, printed matter, stationery, furniture, safes, etc.....	\$ 6,181.66
Agents' debit balances, not secured by bonds.....	4,574.66
Premium notes or loans and net premiums in item 22 in excess of reserve on policies.....	34,937.47
Total.....	\$ 45,693.79
Total admitted assets.....	\$ 303,061.66

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st:

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with 4 per cent interest.....	\$ 166,001.00
Deduct net value of risks of this company reinsured in other solvent companies.....	1,145.00
Net reserve.....	\$ 164,856.00
Death losses in process of adjustment or adjusted and not due..	\$ 5,500.00
Death losses and other policy claims resisted by the company not yet outlawed.....	2,000.00
Net policy claims.....	7,500.00
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....	10,295.50

IOWA INSURANCE REPORT.

83

Premiums paid in advance		802.25
Liabilities on policy-holders' account.....	\$	183,453.81
Gross divisible surplus.....	\$	19,607.85
Capital stock paid up.....	100,000.00—	119,607.85
Total	\$	303,061.66

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All other Policies.		Total numbers and amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
At end of previous year.	174	\$ 355,000	17	\$ 27,000	4,423	\$ 8,019,000	4,614	\$ 8,401,000
New policies issued.....	1,587	3,478,000	147	282,500	127	305,000	1,861	4,065,500
Old policies revived.....			1	1,500	50	91,000	51	92,500
Old changed and reissued	37	93,000	4	3,000	10	15,500	51	111,500
Totals	1,798	\$ 3,926,000	169	\$ 314,000	4,610	\$ 8,430,500	6,577	\$ 12,670,500
Deduct ceased—								
By death	3	4,500			35	82,000	38	86,500
By surrender.....	9	20,000	6	15,000	48	100,000	63	135,000
By lapse.....	133	235,500	15	28,500	1,018	1,770,500	1,166	2,034,500
By not being taken....	112	203,500	17	32,500	7	17,000	136	253,000
Total terminated..	257	\$ 463,500	38	\$ 76,000	1,108	\$ 1,969,500	1,403	\$ 2,509,000
Outstanding end of year.	1,541	3,462,500	131	238,000	3,502	6,461,000	5,174	10,161,500
Policies reinsured.....					40	174,000	40	174,000

State here the face value corresponding to the present value entered in item 5 ("By death"). Entered at face value.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. Yes, on limited payment life policies only.

Is so what amount therefor has been included in liabilities, and where?

Answer. Entire liability included in reserve.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, none; on renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual; all profits to policy-holders; deposit capital, \$100,000. Dividends thereon limited to 7 per cent per annum by charter.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Seven per cent per annum.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. Brokerage commission allowed directors on personal business only.

IOWA INSURANCE REPORT.

BUSINESS IN IOWA DURING YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	140	\$ 228,000
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	13	20,500
Total	153	\$ 248,500
Deduct number and amount which have ceased to be in force during the year	47	74,500
Total number and amount of policies paid for and in force in said state December 31st, last.....	106	\$ 174,000
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	2	4,000
Amount of losses and claims on policies in said state incurred during the year	3	9,000
Total	5	\$ 13,000
Amount of losses and claims on policies in said state settled during the year in cash, \$12,500; by compromise, \$500.....	5	\$ 13,000
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses.		
Answer. Cash, \$3,935.42; total, \$3,935.42		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MANHATTAN LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, H. B. STOKES.

Secretary, J. H. GIFFEN.

First Vice-President, J. L. HALSEY.

Second Vice-President, H. Y. WEMPLE.

[Organized, 1850.

Commenced business, August 1, 1850.]

Home Office, 66 Broadway, New York.

CAPITAL STOCK.

Amount of capital paid-up in cash.....	\$ 100,000.00
Amount or net ledger assets, December 31st of previous year.....	\$14,731,080.72
Increase of paid-up capital during 1900.....	215,184.77
Extended at.....	\$ 14,946,265.49

INCOME DURING YEAR.

As shown by the books at home office at close of business, December 31st.

First year's premiums (except items 3 and 5), and \$8,132.64 for first year's reinsurance.....	\$ 243,917.22
Renewal premiums (except items 3 and 5), and \$9,609.64 for renewal insurance.....	1,571,913.24

Single premiums (except items 3, 4, 5 and 6), without deduction for commissions or other expenses.....	4,602.44	
Dividends applied by policy-holders to pay running premiums, renewals, \$41,382.41 (see item 9 disbursements).....	41,382.41	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).....	1,224.04	
Surrender values applied to pay running premiums, first year premiums, \$14,339.63; renewals, \$11,416.26 (see item 12, disbursements)	25,755.89	
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements),.	68,784.36	
Consideration for annuities (other than matured installment policies).....	4,112.05	
Total premium income.....		\$ 1,961,691.65
Rents from company's property.....	220,150.38	
Interest on loans on mortgages of real estate.....	222,269.63	
Interest on collateral loans; including premium notes, loans or liens.....	141,233.87	
Interest on bonds and dividends on stock.....	181,510.44	
Interest on other debts due the company, and on deposits in banks	7,008.95	
Total rents and interest.....		\$ 772,173.27
Profit on sale on maturity of securities	50,275.26	
From other sources.....	5,662.01	
Total income during the year.....		\$ 2,789,802.19
Sum of both amounts.....		\$ 17,736,067.68

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$1,113,524.65; additions, \$3,026.00.	\$ 1,116,550.65	
Matured endowments	126,048.00	
Total.....	\$ 1,242,598.65	
Total net amount actually paid for losses and matured endowments.....	\$ 1,242,598.65	
Paid to annuitants.....	11,065.98	
Premium notes voided by lapse, less \$1,235.14, restored by revival.....	17,634.93	
Dividends paid policy-holders, less \$105.25 received for dividends on reinsurances.....	9,451.36	
Dividends applied by policy-holders to pay running premiums (see item 3, Income).....	41,382.41	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, Income).....	1,224.04	
Surrender values paid, less \$3,458.87 received on surrender reinsurances.....	138,238.08	
Surrender values applied to pay running premiums (see item 5, Income).....	25,755.89	
Surrender values applied to purchase paid-up insurance and annuities (see item 6, Income).....	68,784.36	
Paid stockholders for interest or dividends (amount declared during the year).....	16,000.00	

Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$148,611.57; renewal policies, \$85,638.15; on annuities, \$205.60, on single premium policies, \$230.12.....	234,685.44
Salaries and allowances for agencies, including managers, agents and clerks.....	75,140.91
Salaries and all other compensation (officers, home office employees).....	100,399.58
Medical examiners' fees, \$37,898.50; inspection of risks, \$2,066.75	39,965.25
Taxes on new premiums and renewal premiums, \$18,071.71; on reserves, \$1,872.65; municipal licenses, \$2,580.71; (internal revenue, \$6,043.09).....	28,568.16
Taxes on real estate.....	39,022.60
Insurance department fees and agents' licenses.....	3,307.22
Repairs and expenses (other than taxes) on real estate.....	61,672.19
Rent.....	72,321.02
Advertising, \$15,787.67; printing and stationery, \$10,448.98; postage, \$7,418.89.....	33,655.54
Legal expenses, \$16,803.80; for furniture, etc., \$599.56.....	17,403.36
All other items, viz: Sundry agency and office expenses.....	22,018.89
Total disbursements.....	\$ 2,300,295.86
Balance.....	15,435,771.82

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business, December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 3,666,617.30
Mortgage loans on real estate (Schedule B), first liens.....	5,529,109.30
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C.....	1,524,029.72
Loans made to policy-holders on this company's policies assigned as collateral.....	643,290.16
Premium notes on policies in force, of which \$7,306.47 is for first year's premiums.....	403,053.02
Book value bonds, excluding interest, \$3,060,088.58; stocks, \$244,611.25 (Schedule D).....	3,304,699.83
Cash in company's office, \$18,573.78; deposited in bank, \$148,586.12.....	167,159.90
Agents' debit balances.....	56,084.44
Commuted commissions.....	141,728.15
Total net ledger assets, as per balance above.....	\$ 15,435,771.82

NON-LEDGER ASSETS.

Interest due, \$5,326.36; and accrued, \$106,897.08; on mortgages..	112,223.44	
Interest due and accrued on bonds and stocks.....	1,348.96	
Interest due and accrued on collateral loans.....	7,926.49	
Interest due and accrued on premium notes, loans or liens.....	17,417.36	
Interest due and accrued on other assets.....	2,691.92	
Rents due, \$991.66; and accrued, \$5,524.99, on company's property or lease.....	5,516.65	\$148,122.52
Market value of real estate, over book value, as per Schedule A.		330,140.42
Market value (not including interest in item 11.) of bonds and stocks over book value, as per Schedule D.....		269,891.17
	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31, 1900.....	\$ 83,848.67	\$ 66,206.19

Gross deferred premiums on policies outstanding December 31, 1900	5,805.00	85,501.00
Totals	\$ 89,653.67	\$ 151,707.19
Deduct cost of collection, 55 per cent. on "new;" 5½ per cent. on "renewals"	49,309.51	8,343.89
Net amount of uncollected and deferred premiums	\$ 40,344.16	\$ 143,363.30
Gross assets		\$ 16,367,635.69
Deduct assets not admitted:		
Commuted commissions, \$141,728.15; agents' debit balances, \$56,084.44		197,812.59
Total admitted assets		\$ 16,169,823.10

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest	\$14,266,748.00	
Same for reversionary additions	32,296.00	
Same for annuities (including those in reduction of premiums)	88,363.00	
Total	\$14,387,407.00	
Deduct net value of risks of this company reinsured in other solvent companies	22,765.00	
Net reserve		\$ 14,364,642.00
Matured endowments due and unpaid	\$ 9,492.00	
Death losses in process of adjustment or adjusted and not due ..	74,157.33	
Death losses which have been reported and no proofs received, less reserve ..	27,895.00	
Death losses and other policy claims resisted by the company, not yet outlawed ..	27,200.00	
Net policy claims		\$ 138,744.33
Unpaid interest or dividends to stockholders		17,073.56
Premiums paid in advance		25,732.88
Surrender values claimable on policies canceled whose reserves are not included in item 1		7,680.00
Any other liability, viz: Commissions due to agents on premiums notes when paid		6,907.94
Fund to meet any possible depreciation in assets		100,000.00
Liabilities on policy-holders' account		\$ 14,669,780.71
Gross divisible surplus		1,409,042.39
Capital stock paid up		100,000.00
Total		\$ 16,169,823.1

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	23,595	\$ 50,567,599	2,361	\$ 5,389,950
New policies issued.....	3,858	9,461,125	630	1,222,375
Old policies revived.....	78	229,900	10	23,650
Old changed and increased.....		22,350		3,000
Additions by dividends.....				
Totals.....	27,531	\$ 60,280,974	3,001	\$ 6,638,924
Deduct ceased:				
By death.....	394	1,027,599	29	66,090
By maturity.....			61	160,668
By expiry.....				
By surrender.....	341	746,414	46	88,832
By lapse.....	1,207	2,879,120	101	270,650
By change and decrease.....	34	320,839	2	43,558
By not being taken.....	932	2,372,330	208	478,000
Total terminated.....	2,908	\$ 7,346,302	447	\$ 1,107,788
Outstanding end of year.....	24,623	\$ 52,934,672	2,554	\$ 5,531,136

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		R&T. PREM. AND REVERSIONARY ADD'S.	TOTAL NUMBERS AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	478	\$ 1,983,581	\$ 48,380	26,434	\$ 57,989,519
New policies issued.....	50	129,900		4,538	10,813,400
Old policies revived.....	4	10,000		92	263,550
Old changed and increased.....		53,732			79,082
Additions by dividends.....			1,959		1,959
Totals.....	532	\$ 2,177,213	\$ 50,339	31,064	\$ 69,147,510
Deduct ceased:					
By death.....	4	9,664	2,191	427	1,105,544
By maturity.....			21	61	160,679
By expiry.....		7,928			7,928
By surrender.....	10	29,000	623	397	804,869
By laps.....	65	274,777	12	1,373	3,484,559
By change and decrease.....	1	5,000	53	37	360,450
By not being taken.....	26	103,000		1,166	2,953,330
Total terminated.....	106	\$ 429,369	\$ 2,900	3,461	\$ 8,886,359
Outstanding end of year.....	426	\$ 1,747,844	\$ 47,439	27,603	\$ 60,261,151

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. None known.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, none. On renewal premiums, no fixed proportion

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What portion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. One-eighth.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	288	\$ 349,244.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	12	20,000.00
Total	300	\$ 369,244.00
Deduct number and amount which have ceased to be in force during the year.....	15	18,828.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	285	\$ 350,416.00
Amount of losses and claims on policies in said state incurred during the year.....	4	\$ 2,838.00
Total.....	4	\$ 2,838.00
Amount of losses and claims on policies in said state settled during the year, in cash.....	4	\$ 2,838.00

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Total, \$11,537.76.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN A. HALL.

Vice-President, HENRY S. LEE.

Secretary, H. M. PHILLIPS.

[Incorporated, May 15, 1851. Commenced business, August 1, 1851.]

Home office, 4183 Main street, Springfield, Mass.

CAPITAL STOCK.

(Purely Mutual.)

Extended at..... \$ 22,159,776.38

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), \$14,768.70; for first year's reinsurance.....	\$ 668,393.63	
Renewal premiums (except items 3 and 5), \$79,553.40; for renewal insurance.....	3,470,523.91	
Dividends applied by policy-holders to pay running premiums.....	525,866.50	
Dividends applied by policy-holders to purchase paid up additions.....	65,235.79	
Surrender values applied to purchase paid-up insurance.....	187.81	
Total premium income.....		\$ 4,730,207.64
Rents from company's property, including \$6,000 for company's use of own buildings.....	\$ 39,184.06	
Interest on loans on mortgages of real estate.....	462,694.43	
Interest on premium notes, loans or liens, including loans on company's policies.....	174,063.51	
Interest on bonds and dividends on stocks.....	386,984.56	
Interest on other debts due the company, and on deposits in banks.....	9,328.36	
Discount on claims paid in advance.....	380.22	
Total rents and interest.....		\$ 1,072,635.14
Total income during the year.....		\$ 5,802,842.78
Sum of both amounts.....		\$27,962,619.16

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1900.

For death claims, \$1,278,116.35; additions, \$3,866.	\$ 1,281,982.35	
Matured endowments, \$221,483; additions, \$3,803.	225,286.00	
Installment death claims.....	17,077.50	
Total.....		\$ 1,524,345.85
Deduct amount received from other companies for claims on policies of this company reinsured.....	10,736.35	
Total net amount actually paid for losses and matured endowments.....		\$ 1,513,609.50
Dividends used in payment of premium notes.....	62,979.98	
Premium notes voided by lapse, less \$6,594.06 restored by revival, and used in purchase of surrendered policies.....	43,659.50	
Dividends paid policy-holders, less \$11,154.72 received for dividends on reinsurances.....	12,880.56	
Dividends applied by policy-holders to pay running premiums, \$525,866.50; including interest on loan notes, \$1,799.87.....	527,666.37	
Dividends applied by policy-holders to purchase paid-up additions.....	65,235.79	
Surrender values paid, less \$5,818.24 received on surrendered reinsurances.....	313,502.60	
Surrender values applied to purchase paid up insurance, \$187.81; including interest, \$1,342.09.....	1,529.90	
Commissions to agents (less commission received on reinsurances), new policies, \$325,228.57; renewal policies, \$250,882.12	576,110.69	

IOWA INSURANCE REPORT.

91

Salaries and allowances and traveling expenses for agencies, including managers, agents and clerks.....	70,272.19	
Salaries and all other compensation, officers and home office employees.....	131,378.22	
Medical examiners' fees.....	46,907.00	
Taxes on new premiums and renewal premiums, \$40,066.66; on franchise, \$36.46; on reserves, \$27,685.25; municipal and state licenses, \$1,634.28.....	69,422.65	
Taxes on real estate.....	6,508.75	
Insurance department fees and agents' licenses.....	10,595.18	
Repairs and expenses (other than taxes) on real estate.....	20,701.33	
Rent (including \$6,000 for company's use of own buildings), less \$126.50 received under sub-lease.....	29,761.40	
Advertising, \$17,569.17; printing and stationery, \$24,713.57; postage and war revenue tax, \$33,282.75	75,565.49	
Legal expenses, \$4,442.92; for furniture, etc., \$3,490.43.....	7,933.35	
All other items.....	21,443.33	
Profit and loss, including \$44,677.50 premiums on securities purchased.....	52,964.48	
Total disbursements.....		\$ 3,660,628.26
Balance.....		\$24,301,990.90

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Book value real estate (Schedule A), unincumbered.....	\$ 591,205.71	
Mortgage loans on real estate (Schedule B), first liens.....	10,183,402.39	
Loans made to policy-holders on this company's policies assigned as collateral.....	2,304,736.07	
Premium notes on policies in force, less \$6,545.92 given for re-insurance.....	725,101.63	
Book value bonds, excluding interest, \$9,030,749.44; stocks, \$478,687.11 (Schedule D).....	9,509,436.55	
Cash in company's office, \$4,818.25; deposited in bank, \$983,290.30.....	988,108.55	
Total.....	\$24,301,990.90	
Total net ledger assets, as per balance above.....		\$24,301,990.90

NON-LEDGER ASSETS.

Interest due, \$1,038; and accrued, \$171,922.03 on mortgages ...	\$ 172,960.03	
Interest due, \$5,750; and accrued, \$136,380.10 on bonds and stocks.....	142,130.10	
Interest due, \$472.62; and accrued, \$32,696.53 on policy loans...	33,169.15	
Interest due and accrued on premium notes, loans or liens.....	21,753.05	
Interest due, and accrued on other assets.....	555.10	
Total.....	\$ 370,567.43	
Market value (not including interest in item 11) of bonds and stocks over book value, as per Schedule D.....		898,853.34

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	\$ 133,312.89	\$ 153,212.55
Gross deferred premiums on policies outstanding December 31st.....	84,029.80	472,207.72
Totals	\$ 217,342.69	\$ 625,420.27

Deduct cost of collection 20 per cent on "new;"

20 per cent on "renewals,"..... 43,468.54 125,084.05

Net amount of uncollected and deferred

premiums..... \$ 173,874.15 \$ 500,336.22 \$ 674,210.37

Gross assets..... \$26,245,622.04

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business,
December 31st.Net present value of all the outstanding policies in force on the
31st day of December, 1900, as computed by the company
according to the actuarial table of mortality, with four cent
interest..... \$ 23,348,623.00

Same for reversionary additions..... 375,411.00

Total..... \$ 23,724,034.00

Deduct net value of risks of this company reinsured in other sol-
vent companies, \$334,213.00; less premiums deferred and in
course of collection, \$28,211.00..... 306,002.00

Net reserve..... \$ 23,418,032.00

Present value of amounts not yet due on matured installment pol-
icies (face)..... 183,920.10Death losses and matured endowments in process of adjustment \$ 134,844.00
Net policy claims..... 134,844.00Unpaid dividends or other profits due and to become due policy-
holders including those contingent on payment of outstand-
ing and deferred premiums..... 172,333.76

Premiums paid in advance..... 11,850.67

Liabilities on policy-holders' account..... \$ 23,920,986.53

Capital stock paid up..... 2,324,635.51

Total..... \$ 26,245,622.04

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at
close of business, December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount	No.	Amount.
At end of previous year	44,911	\$ 108,388,835	5,400	\$ 11,470,245
New policies issued	8,182	18,030,550	1,242	2,318,200
Old policies revived	60	186,674	5	16,000
Old changed and increased.....		141,598		16,218
Totals				
Deduct ceased:				
By death	440	1,203,922	47	144,500
By maturity.....			105	219,717
By expiry				
By surrender	958	1,942,793	119	214,510
By lapse	1,448	2,552,000	114	134,250
By change and decrease.....		916,824		42,175
By not being taken	791	1,809,800	127	318,100
Total terminated				
Outstanding end of year	49,563	\$ 118,451,918	6,151	\$ 12,778,145
Policies reinsured				

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		Ret. Prem & Revers- ionary Add's.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.		No.	Amount.
At end of previous year.....	1,419	\$ 3,461,232	\$ 660,086	51,730	\$ 123,980,438
New policies issued.....	682	2,004,300	.....	10,166	22,353,050
Old policies revived.....	4	6,500	420	69	209,594
Old changed and increased.....	.....	7,000	.....	.....	164,816
			150,848		150,848
Totals.....	.....	.....	811,354	61,905	146,858,746
Deduct ceased.....	.....	.....	.....	.....	.....
By death.....	6	\$ 13,000	3,866	493	1,365,288
By maturity.....	1	1,000	3,803	106	224,520
By expiry.....	11	21,200	..	11	21,200
By surrender.....	36	95,606	16,107	1,113	2,269,322
By lapse.....	318	728,700	57	1,880	3,415,907
By change and decrease.....	.....	46,947	2,540	.....	1,008,486
By not being taken.....	60	187,200	.....	978	2,315,100
Total terminated.....	.....	.....	\$ 26,373	4,581	\$ 10,619,823
Outstanding end of year.....	1,610	\$ 4,223,879	784,981	57,324	136,238,923
Policies reinsured.....	.....	.....	.....	.....	\$ 2,309,043

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business, December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries four per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries four per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums none. On renewal premiums not more than the cash surrender value of the policy.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Purely mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None.

Does any officer, director, or trustee receive any commission on the business of the company?

Answer. No, except that Mr. C. S. Warburton, now a director, but formerly an agent, is receiving the remainder of the commissions on business done while he was an agent, which are due him under his contract terminated some four years ago.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	548	\$ 1,019,141.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	31	56,500.00
Total.....	579	\$ 1,075,641.00
Deduct number and amount which have ceased to be in force during the year.....	83	162,482.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	496	\$ 913,159.00

Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	8	13,550.00
Amount of losses and claims on policies in said state incurred during the year.....	8	13,550.00
Total.....	8	13,550.00
Amount of losses and claims on policies in said state settled during the year, in cash.....		13,550.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$30,883.76; notes or credits, \$439.99; Total, \$31,323.75.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

METROPOLITAN LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN R. HEGEMAN.

First Vice-President, HALEY FISKE

Secretary, GEORGE B. WOODWARD.

Second Vice-President, GEORGE H. GASTON.

[Incorporated, June, 1866. Commenced business, January 1867.]

Home office, Madison Square, New York City.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 2,000,000.00
Subscribed for.....	2,000,000.00
Amount of capital paid up in cash.....	2,000,000.00
Amount of net ledger assets, December 31st of previous year...	49,001,220.19
Decrease during 1900 by return of cash deposits to agents originally deposited by them in lieu of bonds.....	3,942.92
Extended at	\$ 48,997,277.27

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, \$32,588.15 for first year's reinsurance.....	\$ 5,526,584.95
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, and \$13,867.01 for renewal insurance.....	25,603,466.49
Consideration for annuities (other than matured installment policies).....	80,304.07
Total premium income.....	\$ 31,210,355.51
Rents from company's property, including \$180,763.00 for company's use of own building.....	\$ 563,133.55
Interest on loans on mortgages of real estate....	919,819.90
Interest on collateral loans, including premium notes, loans or liens.....	57,560.87
Interest on bonds and dividends on stocks.....	923,777.67

Interest on other debts due the company, and on deposits in banks.....	20,479.89	
Total rents and interest.....		\$ 2,484,771.88
Profit on sales of real estate and sale or maturity of securities.....	108,129.47	
Total income during the year.....		\$ 33,803,256.86
Sum of both amounts.....		\$ 82,800,534.13

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$9,785,653.71; additions, \$2,470 50..	\$ 9,788,124.21	
Matured endowments	13,500 00	
Total	\$ 9,801,624.21	
Deduct amount received from other companies for claims on policies of this company reinsured	2,500.00	
Total net amount actually paid for losses and matured endowments.....		\$ 9,799,124.21
Paid to annuitants	5,014.90	
Dividends paid policy-holders.....	626,924.33	
Surrender values paid.....	434,131.67	
(Total paid policy-holders, \$10,865,195.11).		
Paid stockholders for interest or dividends (amount declared during the year).....	140,000.00	
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$1,478,775.28; renewal policies, \$3,534,472.62; on annuities, \$3,713.57.....	5,016,961.47	
Commuting renewal commissions.....	1,066,933.48	
Salaries and allowances for agencies, including managers, agents and clerks	2,703,540.16	
Salaries of home office employes, 1,520 in number.....	1,316,642.12	
Medical examiners' fees, \$302,558.52; inspection of risks, \$302,731.03.	605,289.55	
Taxes on new premiums and on renewal premiums, \$225,676.12; on franchise, \$400; on reserves, \$8,670.63; municipal licenses, \$7,721.45; internal revenue, etc., \$109,015.20; on real estate, \$112,464.19; on other investments, \$687.86; insurance department fees and agents' licenses, \$42,682.59.....	507,321.04	
Repairs and expenses (other than taxes) on real estate.....	148,019.12	
Rent (including \$180,763 for company's use of own buildings)...	370,677.15	
Advertising, \$13,245.19; printing and stationery, \$265,945.31; postage, expressage, etc., \$121,537.31.....	400,727.81	
Legal expenses, \$54,699.10; for furniture, etc., \$27,563.75.....	82,262.85	
All other items, viz: General home office expense account.....	68,475.60	
Traveling and transfer expenses, \$149,855.57; directors and committees, \$3,895; agents' surety bonds, net savings fund, etc., \$50,154.13.....	203,234.70	
Branch office expenses.....	244,476.96	
(Total miscellaneous expenses. \$12,874,562.01.)		
Total disbursements.....		\$ 23,739,757.12
Balance		\$ 59,060,777.01

IOWA INSURANCE REPORT.

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$10,822,062.49	
Mortgage loans on real estate (Schedule B), first liens	19,686,150.00	
Loans made to policy-holders on this company's policies assigned as collateral.....	309,525.82	
Premium notes on policies in force, for first year's premiums	670,169.75	
Book value of bonds, excluding interest, \$22,001,932.87; stocks, \$3,248,925.95 (Schedule D).....	25,250,858.82	
Cash in company's office, \$65,434.26 deposited in bank, \$2,246,327.14	2,311,761.40	
Agents' debit balances	10,248.73	
Total net ledger assets, as per balance above.....		\$ 59,060,777.01

NON-LEDGER ASSETS.

Interest due, \$77,790.57, and accrued, \$220,574.52 on mortgages.....	298,365.09	
Interest due, \$25,637.18, and accrued, \$39,570.24 on bonds and stocks.....	65,207.42	
Interest due,.....	1,688.79	
Interest due, \$95.30, and accrued, \$29.95.83 on other assets.....	3,091.13	
Rents due, \$45,668.97 and accrued, \$8,056.98 on company's property or lease.....	53,725.95—\$	422,078.38
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....		820,638.61

	New business	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 224,357.10	\$ 213,023.18	
Gross deferred premiums on policies outstanding December 31st.....	497,984.30	857,149.81	
Totals.....	\$ 722,341.40	\$ 1,070,172.99	
Deduct cost of collection 50 per cent on "new," 8 per cent on "renewals".....	361,170.70	85,613.84	
Special contract, net.....	361,170.70	984,559.15	
Net amount of uncollected and deferred premiums.....	\$ 122,500.00	\$ 396,559.21	\$ 1,864,789.06
(Premiums due and unpaid, industrial, \$507,103.61 less \$110,544.40.)			
Gross assets.....			\$ 62,168,283.06
Deduct assets not admitted.			
Agents' debit balances, not secured by bonds.....	\$ 10,248.73		
Total.....			\$ 10,248.73
Total admitted assets			\$ 62,158,034.33

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....	\$ 50,847,831.0
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IOWA INSURANCE REPORT.

97

Same for annuities (including those in reduction of premiums) ..	108,658.00	
Total	\$ 50,956,489.00	
Deduct net value of risks of this company reinsured in other solvent companies	46,385.00	
Net reserve.		\$ 50,910,104.00
Death losses in process of adjustment or adjusted and not due..	47,442.05	
Death losses which have been reported and no proofs received..	90,830.53	
Death losses and other policy claims resisted by the company, not yet outlawed	951,335.25	
Net policy claims.....		\$ 233,607.83
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		18,961.65
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued		159,887.20
Premiums paid in advance.....		147,461.34
Any other liability, viz: Special reserve.....		1,617,557.00
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....		286,168.88
Agents' cash deposits in lieu of bonds.....		39,851.52
Liabilities on policy-holders' account.....		\$53,413,599.42
Gross divisible surplus.....		8,744,434.91
Total.....		\$62,158,034.33

EXHIBIT OF INDUSTRIAL POLICIES.

The following is a correct statement of the number and amount of industrial policies, including additions, in force at the end of the previous year, and of the policies issued, revised or increased and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year.....	2,892,743	\$ 375,116,076	1,845,718	\$ 309,926,540
Old policies increased		6,839,646		
New policies issued, revived and assumed	105,157	15,198,039	1,409,599	241,848,697
Total	2,997,900	\$ 397,153,761	3,255,317	\$ 551,775,237
Deduct policies ceased to be in force:				
By death	54,942	6,802,671	28,753	1,824,804
By expiry				
By surrender	46,848	7,943,384	5,871	882,523
By lapse	88,003	12,304,332	842,851	154,540,489
By change			13	959
Total terminated	189,793	\$ 27,050,387	877,488	\$ 157,248,775
Net numbers and amounts in force at the end of the year	2,808,107	370,103,374	2,377,829	394,526,462

EXHIBIT OF INDUSTRIAL POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL.	
	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year	117,295	\$ 3,586,559	4,855,756	\$ 688,609,175
Old policies increased				
New policies issued, revived and assumed ..	26,276	851,300	1,541,032	264,737,682
Total	143,571	\$ 4,437,859	6,396,788	\$ 953,366,857
Deduct policies ceased to be in force:				
By death	2,175	75,077	85,870	8,702,552
By expiry	27	4,361	27	4,361
By surrender	59	3,769	52,778	8,809,076
By lapse			930,854	160,844,321
By change	179	6,812	192	7,771
Total terminated	2,440	\$ 90,019	1,069,721	\$ 184,389,151
Net numbers and amounts in force at the end of the year	141,131	4,347,840	5,327,067	768,977,676

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. No premium less than net.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. No uniform proportion.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Limited to 7 per cent interest.

Does any officer, director or trustee receive any commission on the business of the company.

Answer. No

"INDUSTRIAL" BUSINESS IN IOWA DURING THE SAID YEAR.

Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	No. 26,809	Amount. \$ 3,614,870.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	18,597	3,090,304.00
Total	45,406	\$ 6,705,174.00
Deduct number and amount which have ceased to be in force during the year	14,658	2,461,597.00
Total number and amount of policies paid for and in force in said state December 31st, last	30,748	\$ 4,243,577.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year	278	20,338.00
Amount of losses and claims on policies in said state settled during the year	274	\$ 20,163.25

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$128,237.82.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, O. R. LOOKER.

Secretary, A. F. MOORE.

First Vice-President, C. A. KENT.

Second Vice-President, HOYT POST.

[Incorporated, November 6, 1867. Commenced business, November 12, 1867.]

Home office, 150 Jefferson Avenue, Detroit, Mich.

CAPITAL STOCK.

Amount of capital stock authorized, \$250,000; subscribed for.....	\$ 250,000.00	
Amount of capital paid-up in cash.....	250,000.00	
Amount of net ledger assets, December 31st of previous year.....		\$ 6,066,924.11
Extended at.....		\$ 6,066,924.11

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except item 3 and 5), less interest included in deferred premiums, and \$1,433.84 for first year's reinsurance.....	\$ 206,720.79	
Renewal premiums (except item 3 and 5), less interest included in deferred premiums, and \$14,615.52 for renewal insurance.....	931,459.41	
Dividends applied by policy-holders to pay running premiums, renewals, \$21,634.65 (see item 9, disbursements).....	21,634.65	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).....	12,272.46	
Surrender values applied to pay running premiums, first year premiums, \$3,365.59; renewals, \$2,718.67 (see item 12, disbursements)	6,084.26	
Total premium income.....		\$ 1,178,171.57
Rents from company's property.....	\$ 21,343.36	
Interest on loans on mortgages of real estate	295,120.86	
Interest on collateral loans, including premium notes, loans or liens.....	42,335.84	
Interest on bonds and dividends on stocks	2,766.00	
Interest on other debts due the company, and on deposits in banks.....	5,483.00	
Total rents and interest.....		\$ 367,029.06

Profit on sales of real estate	3,569.36
From other sources, viz.: Profit and loss, agents' balances.	13.27
Deposit from policy-holder	1,500.00
Annuitants	6,758.41
Total income during the year.	\$ 1,557,041.57
Sum of both amounts.	\$ 7,623,965.68

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$333,344.44; additions, \$7,289.07; \$	340,633.51
Matured endowments, \$96,731.79; additions, \$4,418.63	101,150.42
Installment death claims	7,067.00
Total	\$ 448,850.93
Deduct amount received from other companies for claims on policies of this company reinsured,	10,000.00
Total net amount actually paid for losses and matured endowments.	\$ 438,850.93
Premium notes voided by lapse	5,817.75
Dividends paid policy-holders, less \$881.58 received for dividends on reinsurances.	6,075.43
Dividends applied by policy-holders to pay running premiums (less item 3, income)	21,634.65
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income)	12,272.46
Surrender values paid, less \$1,068.84 received on surrendered reinsurances	101,617.13
Surrender values applied to pay running premiums (see item 5, income)	6,084.26
Surrender values applied to pay notes on defaulted policies.	25,954.31
Surrender values applied to pay interest on notes of defaulted policies.	1,337.83
(Total paid policy-holders, \$619,644.75.)	
Paid stockholders for interest or dividends (amount declared during the year)	25,000.00
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$145,036.67; renewal policies, \$58,602.02	203,638.69
Salaries and allowances for agencies, including managers, agents and clerks.	35,922.89
Salaries and all other compensation (officers, \$15,999.84; home office employees, \$29,762.87)	45,762.71
Medical examiners' fees	11,880.41
Taxes on new premiums, \$2,634.84; renewal premiums, \$14,181.99; municipal licenses, \$1,195.15	18,011.98
Taxes on real estate	8,458.45
Insurance department fees and agents' licenses.	1,147.80
Repairs and expenses (other than taxes) on real estate	10,192.59
Rent	12,397.67
Advertising, \$6,714.08; printing and stationery, \$14,221.72; postage; \$4,623.10	25,558.90
Legal expenses, \$9,177.79; for furniture, etc., \$1,392.05; revenue stamps, \$6,524.85	17,094.69
Losses on sales of real estate. \$5,500.58; losses on agents' ledger balances, \$372.76	5,873.34

All other items, viz: General expense (recording fees, office supplies, subscriptions, etc.)	13,507.17	
Total disbursements.....		\$ 1,054,092.04
Balance		\$ 6,569,873.64
(Total miscellaneous expenses, \$434,447.29.)		

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (schedule A), unincumbered.....	\$ 415,167.26	
Mortgage loans on real estate (schedule B), first liens	5,042,390.09	
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	33,000.00	
Loans made to policy-holders on this company's policies assigned as collateral.....	600,281.82	
Premium notes on policies in force, of which \$2,965.73 is for first year's premiums	94,420.14	
Book value bonds, excluding interest.....	158,391.00	
Cash in company's office, \$10,623.03; deposited in bank, \$212,997.42	223,620.45	
Agents' debit balances.....	2,930.92	
Total.....	\$ 6,570,201.68	
Deduct ledger liabilities:		
Agents' credit balances.....	328.04	
Total net ledger assets, as per balance above.....		\$ 6,569,873.64

NON-LEDGER ASSETS.

Interest due, \$30,351.60, and accrued, \$72,383.52, on mortgages,	\$ 102,735.12	
Interest due and accrued on bonds and stocks	916.66	
Interest due and accrued on collateral loans.....	217.13	
Interest due, \$5,522.40, and accrued, \$7,533.13, on premium notes, loans or liens.....	13,055.53	
Interest due and accrued on other assets.....	867.54	
Rents due and accrued on company's property or lease.....	2,631.50—	\$ 120,423.48
Market value of real estate, over book value, as per schedule A.	10,541.51	
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per schedule D.....	7,109.00—	17,650.51

New business.

Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 28,262.63	\$ 24,103.37
Gross deferred premiums on policies outstanding December 31st.....	34,466.53	40,203.77
Totals	\$ 62,729.16	\$ 64,307.14
Deduct cost of collection, 60 per cent on "new;" 6 per cent on "renewals".....	37,637.50	3,858.43
Net amount of uncollected and deferred premiums.....	\$ 25,091.66	\$ 60,448.71—\$ 85,540.37
Gross assets.....		\$ 6,793,488.00
Deduct assets not admitted:		
Premium notes or loans and net premiums in item 22 in excess of reserve on policies.....	1,909.48	
Total.....		1,909.48
Total admitted assets.....		\$ 6,791,578.52

NON-LEDGER LIABILITIES.

As shown by the books at the home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the American table of mortality, with 4 per cent interest	\$ 6,176,429.00	
Same for reversionary additions.....	201,013.03	
Total	\$ 6,377,442.03	
Deduct net value of risks of this company reinsured in other solvent companies.....	26,282.00	
Net reserve		\$ 6,351,160.03
Present value of amounts not yet due on matured installment policies (face, \$9,500)	6,758.41	
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums	559.45	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued....	5,820.27	
Premium paid in advance.....	12,411.47	
Any other liability, viz: Deposit account.....	1,500.00	
Liabilities on policy-holders' account.....		\$ 6,378,209.63
Gross divisible surplus.....	\$ 163,368.89	
Capital stock paid up.....	250,000.00	
Total.....		\$ 6,791,578.52

POLICY AND RISK STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1900.

CONSOLIDATED.	Life.			Endowment.		
	No.	Am't at risk.	Amount of addition.	No.	Am't at risk.	Amount of addition.
In force December 31, 1899....	4,716	\$ 8,315,375.90	\$ 147,793.03	9,794	\$ 17,447,505.65	\$ 161,075.51
New policies issued	733	1,237,272.74	5,444.73	1,347	1,920,380.01	12,057.79
Old policies restored	14	57,251.00	.....	22	37,160.00	.....
Defaulted policies restored .....	.....	736.76	.....	.....	17,663.74	145.88
Old policies increased.....	4	5,949.39	2,574.42	..	10,388.11	2,785.30
Transferred (forms).....	20	28,298.87	.....	23	31,350.00	100.00
Transferred (states)	38	94,066.94	164.39	118	211,276.50	1,524.09
.....	809	1,423,575.70	8,183.54	1,510	2,225,188.36	16,553.00
Total	5,525	\$ 9,738,951.60	\$ 155,976.57	11,304	\$ 19,675,664.01	\$ 177,628.57
Terminated by—						
Death	67	159,185.30	5,248.11	70	125,109.14	2,040.95
Surrender	94	117,339.91	1,153.76	217	328,797.43	2,439.05
Lapse	399	733,204.23	.....	439	623,035.83	.....
Not taken	13	265,240.00	.....	140	206,915.05	.....
Expiry	2	6,000.00	1,437.07	45	90,731.79	6,731.17
Decrease .....	.....	17,993.57	203.36	.....	49,504.89	1,228.33
Default .....	.....	60,433.72	444.44	32	232,512.73	1,045.30
Transfer (forms)	18	38,500.00	100.00	41	52,085.87	.....
Transfer (states)	38	94,066.94	164.39	118	211,276.50	1,524.09
Re-conversions (additions) .....	.....	.....	882.50	.....	.....	1,030.21
Total	752	\$ 1,491,963.67	\$ 9,633.63	1,102	\$ 1,919,929.83	\$ 16,038.75
Amount at risk Dec. 31, 1900	4,773	8,246,987.93	146,342.94	10,202	17,755,764.15	161,588.87

IOWA INSURANCE REPORT.

103

POLICY AND RISK STATEMENT, ETC.—CONTINUED

CONSOLIDATED.	Semi-endowment.			Term.		Summary.		
	No.	Am't at risk.	Am't of addition.	No.	Am't at risk.	No.	Am't at risk.	Am't of addition.
In force Dec. 31, 1900.	1,051	\$1,959,404.15	\$ 19,365.48	2,607	\$3,847,355.60	18,168	\$31,569,641.30	\$328,234.02
New policies issued.	13	18,432.62	1,998.47	5,466	5,185,439.00	7,559	8,361,524.37	19,500.99
Old policies restored.	1	1,500.00	.....	16	33,600.00	53	129,511.00	.....
Defaulted pol'cs rest.	.....	4,511.85	.....	.....	.....	.....	22,912.35	145.88
Old pol's increased.	.....	.....	269.36	.....	6,750.00	4	23,097.50	5,509.08
Transferred (forms).	.....	.....	.....	67	91,487.00	110	151,135.87	100.00
Transferred (states).	13	28,969.63	70.97	6	19,000.00	175	353,273.07	1,759.45
.....	27	53,414.10	2,338.80	5,555	5,336,276.00	7,901	9,041,454.16	27,075.40
Total.	1,078	\$2,012,818.25	\$ 21,704.28	8,162	\$9,183,631.60	26,069	\$40,611,095.46	\$355,309.42
Terminated by—								
Death.	8	8,650.00	.....	41	47,467.00	186	340,411.44	7,289.06
Surrender.	32	58,359.62	272.10	3	6,000.00	346	510,496.96	3,865.51
Lapse.	3	2,500.00	.....	1,867	1,741,400.00	2,708	3,100,140.06	.....
Not taken.	1	2,000.00	.....	360	481,380.00	635	955,535.65	.....
Expiry.	.....	.....	.....	89	293,000.00	136	389,731.79	8,168.24
Decrease.	.....	658.44	.....	3	49,950.00	3	118,106.90	1,431.69
Default.	2	17,927.66	63.06	.....	4,860.12	34	315,734.23	1,552.80
Transfer (forms).	3	5,000.00	.....	48	55,550.00	110	151,135.87	100.00
Transfer (states).	13	28,969.63	70.97	6	19,000.00	175	353,273.07	1,759.45
Re-con'v'n (Add'ns)	.....	.....	64.16	.....	.....	.....	.....	1,976.87
Total.	628	124,065.35	\$ 470.29	2,417	\$2,698,607.12	4,333	\$ 6,234,565.97	\$ 26,143.62
Am't at risk Dec. 31, '90	1,016	1,888,752.90	21,233.99	5,745	6,485,024.48	21,736	34,376,529.49	329,165.80

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, for 75 per cent of the premium only; on renewal premiums, printed policies have sufficient reserve.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Limited to 10 per cent interest on capital.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.	1,016	\$ 1,420,954.45
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.	176	236,003.13
Total.	1,192	\$ 1,656,957.58

Deduct number and amount which have ceased to be in force during the year.....	128	196,142.68
Total number and amount of policies paid for and in force in said state December 31st, last.....	1,064	\$ 1,460,814.90
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	3	3,500.00
Amount of losses and claims on policies in said state incurred during the year	3	3,500.00
Total.....	3	\$ 3,500.00
Amount of losses and claims on policies in said state settled during the year, in cash	3	3,500.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$44,028.48; notes or credits, \$5,572.10; total, \$49,600.58.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of
THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, RICHARD A. McCURDY.

First Vice-President, ROBERT A. GRANNISS.

Second Vice-President, ISAAC F. LLOYD.

Actuary, EMORY MCCLINTOCK.

General Manager, WALTER R. GILLETTE.

Secretary, WILLIAM J. EASTON.

[Incorporated, April, 1842.

Commenced business, February 1, 1843.]

Principal office, 32 Nassau street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31, 1899..... \$ 276,684,362.86

INCOME DURING YEAR.

As shown by the books at the home office at close of business December 31st.

From premiums on new policies (except as per lines 3 and 7), less interest included in deferred premiums, \$12,959.90 and \$31,406.51 for first year's reinsurance and excluding revivals after first year.	\$ 6,737,512.34
Single premiums (except lines 5 and 7), without deductions for commissions or other expenses.....	538,488.70
From dividends applied to purchase new paid-up additions (see item 10, disbursements).	1,427,751.26
From surrender values applied to purchase new paid-up insurance (see item 13, disbursements).....	1,356,935.33
Total net premiums.....	\$ 10,060,687.63

From renewal premiums (except as per line 4), less interest included in deferred premiums, \$125,954.64 and \$28,698.05 for renewal re-in- surance	33,804,930.80
From surrender values applied by policy-hold- ers to pay renewal premiums (see item 12, disbursements)	641,005.94

Total renewal premiums.....	\$ 34,445,936.74
Consideration for annuities.....	2,704,547.01

Total premium income.....	\$ 47,211,171.38
Rents from company's property, including \$175,000 for company's own occupancy.....	\$ 1,062,277.51
From interest on mortgage loans.	3,679,183.42
From interest on collateral loans (including \$409,256.51 on policy loans) ..	686,750.39
From interest on bonds and dividends on stocks	6,964,793.85
From interest on other debts due the company and on deposits in banks	258,906.06
From interest on deferred premiums.	138,914.54

Total rents and interest.....	\$ 12,790,825.77
Profit on sale of securities, less offsets.....	480,805.16
Mortuary bond deposits	100,000.00

Total income.....	\$ 60,582,802.31
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Total.....	\$ 337,267,165.17
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DISBURSEMENTS DURING YEAR 1900.

As shown by the books at the home office at
close of business December 31st.

Paid for death claims, \$13,978,277.05; additions, \$1,074,375.87	\$ 15,052,652.92
For matured endowments, \$3,457,226.70; addi- tions, \$364,412.88.....	3,821,639.58

Total amount actually paid for losses and matured endowments	\$ 18,874,292.50
Paid to annuitants (including \$16,859.30 interest on mortuary bonds)	1,403,971.83
Dividends paid policy-holders	830,315.64
Dividends applied to purchase new paid-up additions (see item 5, income)	1,427,751.26
Surrender values paid in cash	1,827,591.33
Surrender values applied by policy-holders to pay renewal premiums (see item 4, income)	641,005.94
Surrender values applied to purchase new paid-up insurance (see item 7, income)	1,356,935.33
(Total paid policy-holders, \$26,361,863.83.)	
Cash paid for commissions and bonuses to agents (less com- missions on re-insurances), new policies, \$5,112,170.10; renewal policies, \$1,993,473.87; single premium policies, \$23,184.42; on annuities, \$123,734.28.	7,252,562.67
Cash paid for agency expenses and traveling	1,330,873.82
Cash paid for salaries of officers and home office employees who receive no other compensation.	709,529.90
Cash paid for medical examiners' fees and salaries, \$445,881.30; inspection of risks, \$113,987.56	559,868.86

Cash paid for insurance department fees, taxes on premiums and reserves, and agents' licenses	467,240.17	
Cash paid for taxes on real estate, \$278,282.47; United States stamp taxes, \$104,162.95.	382,445.42	
Cash paid for repairs and expenses (other than taxes) on real estate	468,141.84	
Cash paid for rent	175,000.00	
Cash paid for advertising, \$247,349.75; printing and stationery, \$591,202.97; postage and telegraph, \$141,869.27	980,421.99	
Cash paid for legal expenses	304,756.85	
Cash paid for exchange, \$21,962.66; express, freight and duty, \$33,890.93; sundry expenses, \$398,054.57	453,908.16	
(Total miscellaneous expenses, \$13,084,749.68.)		
Total disbursements.....		\$ 39,446,613.51
Balance		\$ 297,820,551.66

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close of business December 31st.

Book value of real estate as per Schedule A.	\$ 23,575,840.73	
Mortgage loans on real estate as per Schedule B	77,235,867.38	
Loans secured by pledge of bonds, stocks, or other collateral as per Schedule C	12,170,000.00	
Loans made policy-holders on this company's policies assigned as collateral	8,629,769.43	
Book value of bonds owned, excluding interest, \$129,848,956.73: stocks, \$32,726,539.61, as per Schedule D.	162,575,496.34	
Cash in company's office, \$9,212.52; deposited in banks, \$13,290,103.80, as per Schedule E.	13,299,316.32	
Agents' debit balances.....	400,391.71	
Total.....		\$297,886,681.91
Deduct ledger liabilities:		
Agents' credit balances, \$33,905.05; all other, \$32,225.20.....	66,130.25	
Total net ledger assets, as per balance above.....		\$ 297,820,551.66

NON-LEDGER ASSETS.

Interest due, \$46,319.29, and accrued, \$859,538.78, on mortgages.....	\$ 905,858.07	
Interest accrued on bonds.....	1,700,567.32	
Interest due on collateral loans.....	43,566.01	
Interest accrued on other assets.....	53,521.58	
Rents due, \$29,300.97, and accrued, \$80,447.20, on company's property.....	109,748.17	
Total.....		\$ 2,813,261.15
Market value as per quotations December 31, 1900, (not including interest, see item 11) of bonds and stocks, over book value as per Schedule D.....		20,793,128.57

New business. Renewals.

Gross premiums due and unreported on policies (on which at least one premium had been paid) in force December 31, 1900	\$ 52,849.68	\$ 2,788,106.53
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Gross deferred premiums on policies (on which at least one premium had been paid) in force December 31, 1900	205,342.05	2,147,891.90	
Totals	\$ 258,191.73	\$ 4,935,398.43	
Deduct cost of collection, 70 per cent on "new" and 5.8 per cent. on "renewals"	180,734.21	286,253.11	
Net amount of uncollected and deferred premiums	\$ 77,457.52	\$ 4,649,145.32	\$ 4,726,602.84
Gross assets, December 31, 1900			\$ 326,153,544.22
Deduct assets not admitted:			
Agents' debit balances			400,391.71
Total admitted assets			\$ 325,753,152.51

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31, 1900.

Net present value of all outstanding policies in force on the 31st day of December, 1900, computed according to the actuarial table of mortality, with four per cent interest, as per certificate of insurance department of New York (American 3½ per cent on issues of 1898, 1899 and 1900)	\$ 236,148,599.00	
Same for reversionary additions	14,278,652.00	
Same for annuities including those in reduction of premiums	16,084,824.00	
* Total	\$ 266,512,075.00	
Deduct net value of risks of this company reinsured in other solvent companies	9,809.00	
Net reserve		\$ 266,502,266.00
Claims for matured endowments due and unpaid (papers not completed)	\$ 264,632.37	
Claims for death losses in process of adjustment or adjusted and not due ..	1,067,271.59	
Death losses which have been reported and no proofs received ..	57,903.00	
Claims for death losses and other policy claims resisted ..	50,811.00	
Amounts due and unclaimed on annuities ..	107,542.13	
Total policy claims		\$ 1,548,160.09
Unpaid dividends due policy-holders including those contingent on payment of outstanding premiums		90,182.66
Amount due and accrued on account of salaries, rents, office expenses or other expense items		35,310.85
Amount of premiums paid in advance		191,891.66
Liability under "non-forfeiture clause" of lapsed policies		353,227.00
Amount of any other liability of the company, viz: for mortuary bonds, \$470,092.00; for contingent guarantee fund, \$54,122,022.25 ..		54,592,114.25
Liabilities on policy-holders' account		\$ 323,313,152.51
Divisible surplus		2,440,000.00
Total liabilities		\$ 325,753,152.51

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account (including no policies not actually paid for) as it stood at close of business, December 31st, according to the company's books for the year 1900:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES	
	No.	Amount.	No.	Amount
Paid-for policies in force December 31, 1899	321,197	\$ 849,389.054	74,830	\$ 175,319.287
New paid-for policies, 1900	61,374	142,853.882	11,917	24,271.810
Old policies revived, 1900	996	2,438,688	302	621,754
Old policies changed, 1900	48	41,766	....	116.485
Totals	383,615	\$ 994,723,390	87,049	\$ 200,329,280
Deduct policies ceased to be in force, 1900:				
By death	4,314	12,698,179	582	1,448,480
By maturity	....	....	1,130	3,472,085
By expiry	....	256,885	....	6,408
By surrender	2,059	3,791,007	778	1,257,038
By lapse (many surrendered later)	20,713	52,817,912	3,490	6,775,041
By change and decrease	....	....	17	....
Total terminated, 1900	27,086	\$ 69,563,983	5,997	\$ 12,959,652
Net numbers and amounts in force at the end of the year, 1900	356,529	925,159,407	81,052	187,369,628
Policies reinsured	....	....	....	....

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		REVERSIONARY ADDITIONS.	TOTAL NUMBERS AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
Paid for policies in force December 31, 1899	1,313	\$ 4,016,074	\$ 22,523,125	397,340	\$ 1,051,247,540
New paid-for policies, 1900	1,234	3,551,378	2,081,521	74,525	172,758,021
Old policies revived, 1900	10	21,975	6,821	1,308	3,084,238
Old policies changed, 1900	....	....	....	48	153,171
Totals	2,557	\$ 7,589,427	\$ 24,611,467	473,221	\$ 1,227,253,570
Deduct policies ceased to be in force, 1900:					
By death	8	41,239	1,084,004	4,904	15,271,552
By maturity	....	....	300,237	1,130	3,832,323
By expiry	248	519,091	....	248	782,374
By surrender	....	96,057	1,321,003	2,837	6,405,105
By lapse (many surrendered later)	424	1,273,938	24,682	24,627	60,842,223
By change and decrease	18	69,155	....	35	69,155
Total terminated, 1900	698	\$ 1,999,480	\$ 2,789,926	33,781	\$ 87,313,541
Net numbers and amounts in force at the end of the year, 1900	1,859	5,589,947	21,821,541	439,440	1,139,940,029
Policies reinsured	....	....	....	....	2,244,149

Amount of paid-up insurance, including additions, in force December 31, 1900, \$120,650,328.

MISCELLANEOUS QUESTIONS

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the state standard of reserve?

Answer. Yes

Is any surrender value promised in excess of the actuaries' four per cent reserve?

Answer. In some cases.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. None. But the company may make loans on policies more than three years in force.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Purely mutual; no capital stock.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranteed capital?

Answer. No stockholders

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No, except that one trustee is a partner in a general agency.

BUSINESS IN IOWA DURING 1900.

	No.	Amount.
Number and amount of paid-for policies, in force December 31, 1899.....	10,727	\$ 20,715,932
Number and amount of policies paid-for during the year	1,793	2,837,788
Total.....	12,520	\$ 23,553,720
Deduct number and amount which have ceased to be in force during the year.....	695	1,300,523
Total number and amount of paid-for policies in force December 31, 1900.....	11,825	\$ 22,253,197
Number and amount of losses and claims incurred during the year.....	70	166,472
What amount of premium was collected or secured during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$560,435.48.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Organized under the laws of the State of New Jersey, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, AMZI DODD.

First Vice-President, JAMES B. PEARSON.

Secretary, EDWARD L. DOBBINS.

Second Vice-President, BLOOMFIELD J. MILLER.

[Incorporated, January 31, 1845. Commenced business, April, 1845]

Home Office, 752 Broad street, Newark, N. J.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year.....	\$67,494,696.41
Extended at.....	\$ 67,494,696.41

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums	\$1,298,216.53
Renewal premiums.....	7,516,281.73
Dividends applied by policy-holders to pay running premiums, first year premium, renewals, (see item 9, disbursements).....	1,104,124.29

Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).....	348,247.87	
Surrender values applied to pay running premiums, first-year premiums \$3,174.68; renewals \$12,461.77 (see item 12, disbursements).....	15,636.45	
Consideration for annuities (other than matured installment policies).....	128,855.24	
Total premium income.....		\$10,411,362.11
Rents from company's property.....	\$ 185,238.36	
Interest on loans on mortgages of real estate.....	1,775,962.50	
Interest on collateral loans, including premium notes, loans or liens.....	812,381.28	
Interest on bonds and dividends on stocks.....	687,323.37	
Interest on other debts due the company, and on deposits in banks.....	1,830.03	
Discount on claims paid in advance.....	74.15	
Total rents and interest.....		\$ 3,462,809.68
Profit on sales of real estate, \$10,303.31; on sale or maturity of securities; \$48,898.80.....		59,202.11
Total income during the year.....		\$ 13,933,373.91
Sum of both amounts		81,428,070.38

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$4,080,626.04; additions, \$48,007.	\$4,128,633.04	
Matured endowments. \$855,208.12, additions, \$9,528.64.....	864,736.76	
Installment death claims.....	11,650.00	
Total.....	\$5,005,019.80	
Total net amount actually paid for losses and matured endowments.....		\$ 5,005,019.80
Paid to annuitants.....	72,313.92	
Premium notes voided by lapse, less \$9,208.81 restored by revival.....	10,084.11	
Dividends paid policy-holders.....	267,969.15	
Dividends applied by policy-holders to pay running premiums (see item 3, income).....	1,104,124.39	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income)	348,247.87	
Surrender values paid.....	1,187,846.21	
Surrender values applied to pay running premiums (see item 5, income,).....	15,635.45	
(Total paid policy-holders, \$8,011,241.80)		
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$530,121.65; renewal policies, \$477,794.11; on annuities, \$6,609.12.....	1,014,524.88	
Salaries and allowances for agencies, including managers, agents and clerks.....	31,630.96	
Salaries and all other compensation (officers \$88,999.80; home office employees, \$165,064.14.)	254,063.94	
Medical examiners' fees.....	117,261.87	
Taxes on premiums, \$104,262.67; internal revenue \$26,338.29; on franchise \$29,867.54; on reserves \$17,610.01; municipal licenses, \$3,995.56.....	182,074.07	
Taxes on real estate, \$50,632.70; on other investments, \$167,774.75	218,407.45	

Insurance department fees and agents' licenses..	9,878.12	
Repairs and expenses (other than taxes) on real estate	67,997.75	
Advertising, \$37,995.83; printing and stationery, \$7,226.55; postage, \$25,233.81.....	70,456.24	
Legal expenses, \$15,262.43; miscellaneous office expenses, \$126,012.49.....	141,274.92	
All other items, premiums on bonds purchased..	128,195.50	
Amount charged off from real estate to cover possible depreciation.....	225,000.00	
(Total miscellaneous expenses, \$2,107,570 20.)		
Total disbursements		\$ 10,472,007.50
Balance.....		70,956,062.82

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 3,086,171.22
Mortgage loans on real estate (Schedule B), first liens	36,048,879.34
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C.....	5,312,450.00
Loans made to policy-holders on this company's policies assigned as collateral or secured by terms of policy.....	6,040,589.20
Premium notes on policies in force, of which \$47,108.18 is for first year's premiums	4,642,834.69
Par value bonds, excluding interest.....	14,881,027.93
Cash in company's office, \$3,607.29; deposited in bank, \$931,163.01.	934,770.30
Agents' debit balances.....	12,961.92

Total \$ 70,959,684.60

Deduct ledger liabilities:

Agents' credit balances	3,621.78
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Total net ledger assets, as per balance above \$ 70,956,062.82

NON-LEDGER ASSETS.

Interest due, \$50,913.6c, and accrued, \$741,930.55 on mortgages. \$	792,844.15	
Interest due and accrued, on bonds and stocks.....	136,903.45	
Interest due and accrued, on collateral loans	135,032.09	
Interest due and accrued on premium, notes loans or liens.....	116,070.87	
Extended at.....		\$ 1,180,850.56
Market value (not including interest, in item 11.) of bonds and stocks over par value, as per Schedule D,		1,366,407.96

	New business	Renewals
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 99,961.40	\$ 265,988.27
Annuity.....	3 280.00	70.50
Gross deferred premiums on policies outstanding December 31st.....	106,792.86	604,011.01
Totals.....	210,034.26	\$ 870,009.78

Deduct cost of collection 41 per cent on "new" 20 per cent on "renewals" deduct cost of collection 5 per cent on "annuities" to reduce renewals to net.....

84,933.25 174,001.96

Net amount of uncollected and deferred premiums

\$ 125,101.01 \$ 696,007.82—\$ 821,108.83

Gross assets \$ 74,324,430.17

Deduct assets not admitted:

Agents' debit balances	\$	12,961.92
Total	\$	12,961.92
Total admitted assets.....	\$	74,311,468.25

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the
31st day of December, 1900, as computed by the New Jersey
insurance department according to the actuaries table of
mortality, with four per cent interest.....

Same for reversionary additions.....	\$	64,266,151.00
Same for annuities (including those in reduction of premiums) ..		2,326,537.00
		585,572.00

Net reserve.....	\$	67,178,250.00
Present value of amounts not yet due on matured installment policies (face, \$95,850.00).....		70,471.21
Matured endowments due and unpaid.....	\$	17,674.85
Death losses in process of adjustment or adjusted and not due..		156,728.40
Death losses which have been reported and no proofs received..		225,000.00
Death losses and other policy claims resisted by the company, not yet outlawed		36,000.00

Gross policy claims	\$	435,403.25
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Net policy claims.....	\$	435,403.25
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		294,839.33
Salaries, rents, expenses, taxes, bills, accounts, bonuses, com- missions medical and legal fees, etc., due or accrued, estimated		25,000.00
Premiums paid in advance		35,589.21
Any other liability, viz: special reserve on policies issued since 1899 on 3 per cent bases.....		97,764.00
Deferred endowment claims.....		41,681.54
Deferred death claims		7,105.22
Liabilities on policy-holders' account.....	\$	68,186,105.34
Gross divisible surplus.....		6,125,362.91
Total	\$	74,311,468.25

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year	77,334	\$193,164.253	22,504	\$52,503.261
New policies issued	10,331	21,758,503	3,359	7,284,109
Old policies revived	105	272,130	22	43,217
Old changed and increased	12	37,721	69	116,238
Totals	87,782	\$215,232,607	25,954	\$59,946,825
Deduct ceased:				
By death	1,232	3,563,147	174	465,341
By maturity			365	863,619
By expiry				43,400
By surrender	1,944	4,564,117	800	1,860,683
By lapse	1,820	3,368,589	267	379,631
Total terminated	4,996	11,495,853	1,606	3,612,674
Outstanding end of year	82,786	\$203,736,754	24,348	\$56,334,151

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALLOTHER POLICIES.		RETURN PREM. AND REVER-SIONARY ADDITIONS.		TOTAL NOS. AND ACCOUNTS.
	No.	Amount.	No.	Amount.	
At end of previous year	4,594	\$ 9,507,305	4,012,022	104,432	\$ 259,186,841
New policies issued	1,035	2,190,555	662,725	14,725	31,895,892
Old policies revived			8,623	127	323,970
Old changed and increased			158	81	154,117
Totals	5,629	\$ 11,697,860	4,683,528	119,365	\$ 291,560,820
Deduct ceased:					
By death	51	124,269	47,582	1,457	4,200,339
By maturity			9,063	365	872,682
By expiry	1,177	2,807,746		1,177	2,851,146
By surrender	218	479,705	114,967	2,962	7,019,532
By lapse			823	2,087	3,749,043
Total terminated	1,446	\$ 3,411,780	172,435	8,048	\$ 18,692,742
Outstanding end of year	4,183	\$ 8,286,080	4,511,093	111,317	\$ 272,868,078

State here the face value and the present value on installment policies entered in item 5 ("by death") above \$4,213,444.00.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions). No. of policies 16,609; amount; \$36,497,695.00.

The annuities in force December 31st last ensuing were in number 265, representing in annual payments, \$92,499.21.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. Policies issued prior to 1900 have surrender values based on, but which never exceed, the Am. Ex. 4 per cent. reserve. As the reserve fund computed on the actuaries table

is greater than if computed on the Am. Ex. table, no extra liability exists on account of such values. Surrender values of policies issued since 1899, are based on the Am. Ex. table and 3 per cent. interest, and often exceed the Act. 4 per cent reserve.

If so, what amount therefor has been included in liabilities and where?

Answer. \$97,764 in item 14 of non-ledger liabilities.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, 20 per cent. On renewal premiums, up to the cash surrender value.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No capital stock.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

PAID FOR BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	2,519	\$ 4,735.477
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	248	507.886
Total.....	2,767	\$ 5,243.363
Deduct number and amount which have ceased to be in force during the year.....	139	283.956
Total number and amount of policies paid for and in force in said state December 31st, last.....	2,628	\$ 4,959.407
Amount of losses and claims on policies in said state unpaid December 31st of previous year	8	1,391
Amount of losses and claims on policies in said state incurred during the year.....	47	83,912
Total.....	55	\$ 85,303
Amount of losses and claims on policies in said state settled during the year, in cash.....	48	82,702
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash. Total \$155,098.21.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the
NATIONAL LIFE INSURANCE COMPANY.Organized under the laws of the State of Vermont, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, JAMES C. HOUGHTON.

Vice-President, JOSEPH A. DEBOER,

Secretary, OSMAN D. CLARK.

[Incorporated, November 13, 1848.

Commenced business, February 1, 1850.]

Home office, 116 State street, Montpelier, Vt.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...\$ 16,646,927.20

Extended at.....\$ 16,646,927.20

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums.....	\$ 607,151.52	
Renewal premiums (except items 3 and 5), less interest included in deferred premiums.....	3,034,815.38	
Dividends applied by policy-holders to pay run- ning premiums, first year premium, renewals, (see item 9, disbursements).....	106,565.77	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see, item 10, disbursements)	4,627.94	
Consideration for annuities (other than matured installment policies).....	136,852.69	
Total premium income.....		\$ 3,890,013.30
Rent from company's property, including \$4,000 for company's use of own buildings.....	\$ 123,394.55	
Interest on loans and mortgages of real estate....	258,410.19	
Interest on collateral loans, including premium notes, loans or liens.....	153,465.81	
Interest on bonds and dividends on stocks	286,680.57	
Interest on other debts due the company, and on deposits in banks.....	10,537.61	
Discount on claims paid in advance, \$610.04: In- terest on deferred premiums, \$33,841.59.....	34,451.63	
Total rents and interests.....		\$ 866,940.36
Total income during the year.....		\$ 4,756,953.66
Sum of both amounts.....		\$ 21,403,880.86

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$851,068.71; additions, \$4,325.41.	\$	855,394.12
Matured endowments.....	128,004.00	
Installment death claims.....	5,228.26	
Total	\$	988,626.38
Total net amount actually paid for losses and matured endowments.....	\$	988,626.38
Paid to annuitants.....	19,972.22	
Dividends paid policy-holders.....	41,228.48	
Dividends applied by policy-holders to pay running premiums (see item 3, income).....	106,565.77	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).....	4,627.94	
Surrender values paid.....	407,933.03	
(Total paid policy-holders, 1,568,953.82).		
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$357,479.81; renewal policies, \$216,181.26; on annuities, \$8,016.71.....	581,677.78	
Salaries and allowances for agencies, including managers, agents and clerks.....	72,551.87	
Salaries and all other compensation (officers, \$38,940.68; home office employees, \$35,756.40).....	74,697.08	
Medical examiner's fees, \$43,592; inspection of risks, \$4,178.32	47,770.32	
Taxes on new premiums, \$10,668.80; renewal premiums, \$42,919.58; on franchise, \$29.34; on reserves, \$6,491.10; municipal licenses, \$1,726.75.....	61,835.57	
Taxes on real estate, \$35,326.25; on other investments, \$47.20...	35,373.45	
Insurance department fees and agents' licenses.....	2,930.85	
Repairs and expenses (other than taxes) on real estate.....	66,890.01	
Rent (including \$4,000 for company's use of own buildings).....	32,887.93	
Advertising, \$17,234.74; printing and stationery, \$10,028.23; postage, \$14,807.45.....	42,070.42	
Legal expenses, \$6,557.32; for furniture, etc., \$12,239.16.....	18,796.48	
All other items, viz: premium on bonds, \$28,980.88; account depreciation, \$156,229.10; traveling expense, \$5,265.29; Minnesota examination, \$6,883.31; U. S revenue stamps, \$13,051.91.....	210,410.49	
Total disbursements	\$	2,816,945.97
(Total miscellaneous expenses, \$1,247,892.15).		
Balance		18,587,034.80

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value real estate (Schedule A), unincumbered.....	\$	1,819,450.25
Mortgage loans on real estate (Schedule B), first liens.....	6,289,004.19	
Loans secured by pledge of bonds, stock or other collateral, per Schedule C.....	34,750.00	
Loans made to policy-holders on this company's policies assigned as collateral.....	2,010,457.96	
Premium notes on policies in force, of which \$51,127 is for first year's premiums.....	685,345.74	
Book value bonds, warrants, excluding interest, \$7,000,900.68; stocks, \$24,800 (Schedule D).....	7,025,700.68	
Cash in company's office, \$3,758.12; deposited in bank, \$720,396.42.	724,154.54	
Agents' debit balances.....	6,426.34	
Total	18,595,289.70	

IOWA INSURANCE REPORT.

117

Deduct ledger liabilities:

Agents' credit balances..... 8,254.81

Total net ledger assets, as per balance above..... \$ 18,587,034.89

NON-LEDGER ASSETS.

Interest due, \$33,025.88, and accrued, \$107,413.54 on mortgages (claimed as an asset).....	\$ 140,439.42	
Interest due, \$14,305.00, and accrued, \$114,790.62 on bonds and stocks and warrants.....	129,095.62	
Interest due and accrued on collateral loans.....	1,694.01	
Interest due, \$13,136.15, and accrued, \$78,634.67 on premium notes, loans and liens.....	91,770.82	
Interest due and accrued on other assets.....	808.60	
Rents due and accrued on company's property or lease.....	14,026.45	\$ 377,834.92
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per schedule D.....		428,900.00

New Business.

Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 122,732.13	\$ 133,120.99	
Gross deferred premiums on policies outstanding December 31st.....	50,278.52	299,332.26	
Totals.....	\$ 173,010.65	\$ 432,453.25	
Deduct cost of collection 57 per cent on "new;" 7 per cent on renewals.....	98,616.07	30,271.73	
Net amount of uncollected and deferred premiums. \$	74,394.58	\$ 402,181.52	\$ 476,576.10
Other items, annuity considerations in process of collection (net).....			28,715.72
Gross assets.....			19,899,061.63
Deduct assets not admitted:			
Commissions payable to agents on premium notes when paid....	\$ 723.59		
Total			\$ 723.59
Total admitted assets.....			19,898,338.04

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st:

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with 4 per cent interest.....	\$16,954,372.52	
Same for reversionary additions.....	44,606.72	
Same for annuities (including those in reduction of premiums)	347,506.58	
Total	\$17,346,485.82	
Net reserve.....		\$17,346,485.82
Present value of amounts not yet due on matured installment policies (face, \$63,763.75).....		52,933.38
Death losses in process of adjustment or adjusted and not due..\$	13,000.00	
Death losses which have been reported and no proofs received..	25,800.00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	5,000.00	
Due and unpaid on annuity claims	180.92	
Gross policy claims.	\$ 43,980.92	
Net policy claims.....		43,980.92

Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums	8,960.22
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued	88,508.03
Premiums paid in advance	2,456.87
Surrender values claimable on policies canceled whose reserves are not included in item 1.	14,212.07
Any other liability, viz.: extra life rate endowment reserve	339,735.84
Liabilities on policy-holders' account	\$17,897,273.15
Gross divisible surplus	2,001,064.89
Total	\$19,898,338.04

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No.	Amount.	No.	Amount.
At end of previous year	28,988	\$ 63,050,854	14,489	\$ 25,077,749
New policies issued	5,515	11,435,144	3,803	6,728,577
Old policies revived	63	124,000	33	48,000
Old changed and increased		1,500		
Totals	34,566	\$ 74,611,498	18,325	\$ 31,855,326
Deduct ceased—				
By death	252	578,961	103	255,929
By maturity	25	49,004	48	79,000
By expiry	30	85,500	20	43,500
By surrender	723	1,549,222	489	737,394
By lapse	1,246	2,313,425	499	758,661
By change and decrease	19	171,234	—3	72,571
By not being taken	640	1,370,891	399	755,110
Recalled	8	24,500	1	1,000
Total terminated	2,943	\$ 6,142,737	1,556	\$ 2,703,165
Outstanding end of year	31,623	68,468,761	16,769	29,152,161
Policies reinsured				

EXHIBIT OF POLICIES—CONTINUED.

CLASSIFICATION.	All other Policies		Return Premiums and Reversionary Additions.	Total Numbers and Amounts.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year	639	\$1,590,800	\$ 170,623	44,116	\$ 89,890,020
New policies issued	251	496,500	42,693	9,569	18,703,914
Old policies revived	2	3,000		98	175,000
Old changed and increased					1,500
Totals	892	\$2,090,300	\$ 213,316	53,783	\$ 108,770,440
Deduct ceased—					
By death	8	18,000	5,769	363	858,659
By maturity				73	128,004
By expiry	23	53,500	300	73	182,800
By surrender	46	126,500	3,547	1,258	2,416,663
By lapse	74	202,000	711	1,819	3,274,797
By change and decrease	—3	—1,000		13	241,805
By not being taken	19	43,000	372	1,058	2,169,373
Recalled				9	25,500
Total terminated	167	\$ 442,000	\$ 10,699	4,666	\$ 9,298,601
Outstanding end of year	725	1,648,300	202,617	49,117	99,471,839
Policies reinsured					

State here the face value corresponding to the present value entered in item 5 ("by death") above, \$858,659; No. of policies, 2,526; amount.....	\$ 4,051,536.00
Paid up insurance included in the final total of item 13 (including return premium and reversionary additions), amount.....	72,265.00
The annuities in force December 31st, last ensuing were in number 109, representing in annual payments \$34,069.80; return premiums.....	130,352.00
Total	\$ 4,254,153.00

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. On all except \$2,237,000 of old non-participating insurance; premium deficiency, \$393.47; reserve carried, \$4,170.63.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, none (i.e., no agreement). On renewal premiums, none (i.e., no agreement).

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Company has no stockholders.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number	Amount
Number and amount of policies on the lives of citizens of said state in force December 31st of previous years, on which the premiums were received by the company.....	634	\$ 1,036,596.45
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	204	324,641.97
Total	838	\$ 1,361,238.42
Deduct number and amount which have ceased to be in force during the year.....	85	131,600.00
Total number and amount of policies paid for and in force in said state December 31st, last	753	\$ 1,229,638.42
Amount of losses and claims on policies in said state incurred during the year .. .	3	4,071.62
Amount of losses and claims on policies in said state settled during the year, in cash.....	3	\$ 4,071.62
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$40,446.87; notes or credits, \$3,545.34; total, \$43,992.21.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

Organized under an act of Congress, made to the Auditor of State of the State of Iowa pursuant to the laws thereof.

President, O. D. WETHERELL.

Secretary, R. E. SACKNTT.

Vice-President, A. T. PARISH.

[Incorporated, July 25, 1868. Commenced business, August 1, 1868.]

Home office, 1430 F Street, N. W. Washington, D. C.

Principal branch office, No. 157-163 La Salle Street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for...\$ 1,000,000.00

Amount of capital paid-up in cash 1,000,000.00

Amount of net ledger assets, December 31st of previous year,

National\$ 1,887,031.94

Increase of paid-up capital during 1900..... 463,745.82

Extended at \$ 2,350,777.76

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5) less interest included in deferred premiums, \$160.01 and \$1,430.34 for first year's reinsurance.....\$

98,914.07

Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$1,729.93 and \$7,224.61 for renewal insurance... 230,330.91

Dividends applied by policy-holders to pay running premiums, first year premium, renewals, \$262.16 (see item 9, disbursements) ... 262.16

Surrender values applied to pay running premiums, first year premiums (see item 12, disbursements) 9,120.36

Total premium income\$ 338,627.50

Rents from company's property\$

41,191.34

Interest on loans on mortgages of real estate.... 28,156.42

Interest on collateral loans, including premium notes, loans or liens..... 3,229.79

Interest on other debts due the company, and on deposits in banks..... 26,124.54

Discount on claims paid in advance, on deferred premiums.....	1,889.94	
Total rents and interests.....	\$ 100,592.03	
From other sources, viz: Compromise on death claims, \$94.36; policy fees, \$2,831.40.....	2,925.76	
Total income during the year.....	\$ 442,145.29	
Sum of both amounts.....	\$ 2,792,923.05	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims	\$ 138,508.69	
Matured endowments.	1,434.00	
Total	\$ 139,942.69	
Total net amount actually paid for losses and matured endowments	\$ 139,942.69	
Premium notes voided by lapse.....	3,791.88	
Dividends applied by policy-holders to pay running premiums (see item 3, income).....	262.16	
Surrender values paid.....	11,506.09	
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income)	9,120.36	
(Total paid policy holders \$164,173.18)		
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$79,896.74; renewal policies, \$15,064.87	94,961.61	
Commuting renewal commissions	2,500.00	
Salaries and allowances for agencies, including managers, agents and clerks.....	12,864.35	
Salaries and all other compensation (officers, \$15,515.95; home office employees, \$20,987.48)	36,503.43	
Medical examiners' fees, \$9,753.50; inspection of risks, \$1,797.17	11,550.67	
Taxes on new premiums, \$1,929.95; renewal premiums, \$4,434.27; on franchise, \$2,440.00; municipal licenses, \$26.00.....	8,830.22	
Taxes on real estate, \$11,577.65; on other investments, personal, \$551.84.	12,129.49	
Insurance department fees and agents' licenses.....	2,255.00	
Repairs and expenses (other than taxes) on real estate ...	40,840.87	
Rent.....	4,389.49	
Advertising, \$4,392.59; printing, stationery and supplies, \$4,034.57; postage, \$1,607.49.....	10,034.65	
Legal expenses, \$19,306.19; for furniture, etc., \$363.31	19,669.50	
All other items, viz: Exchange and collection, \$134.22; express, \$180.41; fire insurance, \$44.00; internal revenue, \$2,676.37; miscellaneous expense, \$5,858; telegrams, \$330.77; telephone, \$142.20; profit and loss certificate of deposit, \$387.64; actuarial services, \$4,699.97; foreclosure expense, \$30.90.....	14,484.48	
(Total miscellaneous expenses, \$271,013.76).		
Total disbursements ..	\$ 435,186.94	
Balance.....	\$ 2,357,736.11	

LEDGER ASSETS.

As per ledger account as shown by the books at home office at the close of business December 31st.

Book value real estate (Schedule A), unincumbered, \$72,200.53; incumbered, \$700,000.00	\$ 772,200.53
Mortgage loans on real estate (Schedule B), first liens, \$524,866.35; other than first, \$3,000.00.	527,866.35
Loans secured by pledge of bonds, stocks or other collateral, as per Schedule C.	166,911.96
Loans made to policy-holders on this company's policies assigned as collateral.	63,768.96
Premium notes on policies in force.	16,779.52
Book value bonds, excluding interest, \$47,055.00; stocks, \$635,900 (Schedule D)	682,955.00
Cash in company's office, \$12,193.88; deposited in banks, \$40,287.90	52,481.78
Law library.	1,087.00
Bills receivable, \$20,557.92; agents' debit balances, \$48,705.57	69,263.49
Tax sale certificates.	8,281.69

Total..... \$ 2,361,596.28

Deduct ledger liabilities:

Agents' credit balances..... 3,860.17

Total net ledger assets, as per balance above..... \$ 2,357,736.11

NON-LEDGER ASSETS.

Interest due, \$14,196.78, and accrued, \$7,343.60	\$ 21,540.38
Interest due and accrued on bonds and stocks.	62.67
Interest due, \$2,085.37, and accrued, \$4,553.92, on collateral loans	6,639.29
Interest due and accrued on premium notes, loans or liens	221.33
Interest due and accrued on other assets.	142.36
Rents due.....	943.04-\$ 29,541.77
Market value of real estate, over book value, as per Schedule A.	48,444.83
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.	2,540.00-\$ 50,984.83

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	\$ 26,736.73	\$ 20,762.50
Gross deferred premiums on policies outstanding December 31st.	1,520.62	19,909.95

Totals \$ 28,257.35 \$ 40,672.51

Deduct cost of collection, 50 per cent on "new"; 5 per cent on "renewals". 14,128.67 2,033.62

Net amount of uncollected and deferred premiums. \$ 14,128.68 \$ 38,638.92-\$ 52,706.00

Other items, viz: Furniture, fixtures and sales.. 7,947.02

Gross assets \$ 2,498,085.55

Deduct assets not admitted:

Supplies, printed matter, stationery, furniture, fixtures, safes, etc.	\$ 7,947.02
Agents' debit balances, not secured	32,347.66
Bills receivable, unsecured.	17,524.86

Total..... \$ 57,119.54

Total admitted assets. \$ 2,441,105.09

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....

\$ 1,420,710.09

Total.....

\$ 1,420,710.09

Deduct net value of risks of this company reinsured in other solvent companies.....

34,603.16

Net reserve.....

\$ 1,386,106.93

Present value of amounts not yet due on matured installment policies (face, \$37,000.00).....

23,405.00

Matured endowments due and unpaid.....

\$ 100.00

Death losses in process of adjustment or adjusted and not due..

44,867.60

Death losses and other policy claims resisted by the company, not yet outlawed

11,938.00

Gross policy claims.....

\$ 56,905.60

Deduct from solvent companies for reinsurance.....

5,000.00

Net policy claims.....

\$ 51,905.60

Premiums paid in advance.....

38.71

Surrender values claimable on policies canceled whose reserves are not included in item 1

21,312.72

Any other liabilities, viz: accrued interest on real estate incumbrance

\$ 1,666.67

Accrued taxes on real estate.....

1,924.14— 3,590.81

Liabilities on policy-holders' account.....

\$ 1,486,359.77

Capital stock paid up.....

954,805.92

Total.....

\$ 2,441,165.69

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No	Amount.	No	Amount.
At end of previous year	4,395	\$ 6,712,841	474	\$ 955,001
New policies issued	38	11,633	8	2,910
Old policies revived.....	6	11,500		
Old changed and increased	1	1,000	1	5,000
Restored by transfer	880	1,545,313	314	580,777
Totals	5,320	\$ 8,282,287	797	\$ 1,543,688
Deduct ceased:				
By death	64	112,853	4	5,000
By maturity	1	1,000	2	1,300
By expiry	71	123,000	28	68,000
By surrender	39	88,500	13	69,000
By lapse	354	606,600	78	187,000
By change and decrease	1	5,000		
By not being taken				
By transfer				
Total terminated.....	530	\$ 936,953	125	\$ 330,300
Outstanding end of year.....	4,790	7,345,334	672	1,213,388

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	All Other Policies.		Ret. Prem. and Reversionary Additions.	Total Nos. and Amounts.	
	No.	Amount.		No.	Amount.
At end of previous year.....	4,305	\$ 8,741,863	\$ 79,113.41	9,174	\$ 16,488,818.41
New policies issued.....	2,023	4,037,800	18,506.60	2,069	4,070,849.00
Old policies revived.....	8	15,000		14	26,500.00
Old changed and increased.....		2,000	717.00	2	8,717.00
Restored by transfer.....				1,194	2,126,090.00
Totals.....	6,336	\$ 12,796,663	\$ 98,337.01	12,453	\$ 22,722,975.01
Deduct ceased:					
By death.....	26	58,500	2,795.80	94	179,148.80
By maturity.....				3	2,200.00
By expiry.....	2,182	4,506,629	3,932.60	2,281	4,701,561.60
By surrender.....	49	176,000		101	331,500.00
By lapse.....	26	39,000	5,919.91	458	838,510.00
By change and decrease.....	1	1,000		2	6,000.00
By not being taken.....	179	385,000		179	385,000.00
By transfer.....	1,194	2,126,090		1,194	2,126,090.00
Total terminated.....	3,657	\$ 7,292,219	\$ 12,648.31	4,312	\$ 8,572,122.31
Outstanding end of year.....	2,679	5,504,444	85,688.70	8,141	14,149,852.70

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. On first year's premiums, none. On renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Profits on non-participating business.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	877	\$ 1,890,103.79
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	82	174,389.44
Total.....	959	\$ 2,064,493.23
Deduct number and amount which have ceased to be in force during the year.....	589	1,154,586.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	370	\$ 909,907.23

Amount of losses and claims on policies in said state incurred during the year.....	3	5,664.77
Total.....	4	6,492.00

Amount of losses and claims on policies in said state settled during the year, in cash, \$11,571.71; by compromise, \$870.06.....	7	\$ 12,156.77*
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What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions of other expenses?

Answer. Cash, \$24,307.73; notes or credits, \$93.77; Total, \$24,401.50.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the NEW YORK LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN A. MCCALL.
Secretary, CHARLES C. WHITNEY.

First Vice-President, HENRY TUCK.
Second Vice-President, GEORGE W. PERKINS.

[Incorporated, 1841.

Commenced business, 1845.]

Home office, 346 and 348 Broadway, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$ 223,121,943.52
Extended at.....	\$ 223,121,943.52

INCOME DURING YEAR.

As shown by the books at the home office at close of business December 31, 1900.

First year's premiums (except items 3 and 5), less interest included in deferred premiums and \$19,651.01 for first year's reinsurance....	\$ 10,184,270.79
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, and \$116,772.96 for renewal insurance.....	36,711,549.22
Dividends applied by policy-holders to pay running premiums, first year premium, renewals, \$395,509.28 (see item 9, disbursements).	395,509.28
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)....	323,367.74
Surrender values applied to pay running premiums, first year premiums, renewals, \$12,788.04 (see item 12, disbursements)....	12,788.04
Consideration for annuities (other than matured installment policies).....	1,131,093.06
Total premium income	\$ 48,758,578.13
Rents from company's property, including \$100,000 for company's use of own home office buildings	\$ 952,564.76
Interest on loans on mortgages of real estate...	1,552,644.58

*\$500 installment paid on claim of previous year.

Interest on collateral loans, including premium notes, loans or liens	991,909.27	
Interest on bonds and dividends on stocks	6,83c, 420.82	
Interest on other debts due the company, and on deposits in banks	202,792.59	
Total rents and interest		\$ 10,530,332.02
Deposits on account of trust and registered bond policies		48,814.74
Total income during the year		\$ 59,337,724.89
Sum of both amounts		\$ 282,459,668.41

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1900.

For death claims, \$11,875,656.42; additions \$705,823.43	\$ 12,581,479.85	
Matured endowments, \$2,854,535.08; additions, \$95,039.90	2,949,574.98	
Total	\$ 15,531,054.83	
Deduct amount received from other companies for claims on policies of this company reinsured for matured endowments	486.36	
Total net amount actually paid for losses and matured endowments		\$ 15,530,568.47
Paid to annuitants		1,558,451.70
Dividends paid policy-holders		2,109,276.69
Dividends paid by policy-holders to pay running premiums (see item 3, income)		395,509.28
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income)		323,367.74
Surrender values paid		1,124,231.86
Reserve value paid on matured deferred dividend policies (only the profits on such are included in dividends)		2,280,661.44
Surrender values applied to pay running premiums (see item 5, income)		12,788.04
Installments paid on trust policies and on registered bond policies		20,970.98
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$5,372,798.41; renewal policies, \$1,187,377.05; on annuities, \$26,346.30		6,586,521.76
Salaries and allowances for agencies, including managers, agents and clerks		1,544,748.71
Salaries and all other compensation (officers and home office employees)		735,954.31
Medical examiners' fees, \$518,732.41; inspection of risks, \$99,235.23		617,967.64
Taxes on new premiums, \$69,501.05; renewal premiums, \$234,061.95; on franchise, \$271.94; on reserves, \$17,175.82; municipal licenses, \$54,016.12; war taxes, \$5,475.54		380,502.50
Taxes on real estate, \$228,941.02; on other investments, \$12,616.77		241,557.79
Insurance department fees and agents' licenses		39,421.18
Repairs and expenses (other than taxes) on real estate		194,265.08
Rent (including \$100,000 for company's use of own home office buildings)		429,746.56
Advertising, \$153,959.84; printing and stationery and book binding, \$337,628.19		491,588.03
Legal expenses		203,792.84

All other items, viz: postage, exchange, cablegrams, telegrams, telephone, express, cartage, freight, etc., \$211,178.08; traveling expenses of agents, inspectors and all other officials and all other miscellaneous expenses, \$516,498.36	727,676.44	
(Total miscellaneous expenses, \$12,193,742.84)		
Total disbursements		\$ 35,549,569.04
Balance		\$ 246,910,099.37

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Book value real estate (Schedule A), unincumbered	\$ 16,925,900.00	
Mortgage loans on real estate (Schedule B), first liens	34,798,942.34	
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	2,894,000.00	
Loans made to policy-holders on this company's policies assigned as collateral	14,382,768.65	
Premium notes on policies in force for first year's premiums	2,133,364.58	
Book value bonds, excluding interest, \$157,212,823.24; stocks, \$2,965,000.00 (Schedule D)	160,177,823.24	
Cash in company's office, \$83,940.81; deposited in banks, \$13,986,235.21	14,070,177.02	
Due from agents	1,527,123.54	
Total net ledger assets, as per balance above		\$ 246,910,099.37

NON-LEDGER ASSETS.

Interest due, \$178,138.09, and accrued, \$205,478.95 on mortgages	\$ 383,617.04	
Interest due and accrued on bonds and stocks	1,153,238.73	
Interest due and accrued on collateral loans and bank deposits	114,794.16	
Rents due, \$15,373.08, and accrued, \$13,382.22 on company's property or lease	28,755.30	1,680,405.23
Market value (not including interest in item 11) of bonds and stocks over book value, as per Schedule D		10,177,150.17
Gross premiums, not more than three months due after period of grace, unreported on policies New business. Renewals. outstanding December 31st	\$ 2,505,409.00	
Gross deferred premiums on policies outstanding December 31st	\$ 426,711.00	2,554,204.00
Totals	\$ 426,711.00	\$ 5,059,613.00
Deduct cost of collection, 65 per cent on "new"; 5 per cent on "renewals"	277,362.00	252,981.00
Net amount of uncollected and deferred premiums	\$ 149,349.00	\$ 4,806,632.00
Gross assets		\$ 263,723,635.77
Deduct assets not admitted:		
Due from agents	\$ 1,527,123.54	
Total		\$ 1,527,123.54
Total admitted assets		\$ 262,196,512.23

NON-LEDGER LIABILITIES.

As shown by the books at home office at close of business December 31, 1900.

Net present value of all the outstanding Policies in force on December 31st, as computed by the New York state insurance department according to the actuaries' table of mortality, with four per cent. interest		\$196,357,015.00
Same for reversionary additions		3,373,058.00
Same for annuities (including those in reduction of premiums) ..		13,517,766.00
Total.....		\$213,247,839.00
Deduct net value of risks of this company reinsured in other solvent companies.....		215,637.00
Net reserve		\$213,032,202.00
Present value of amounts not yet due on matured installment policies included in item 14, policy trust funds.		
Matured endowments due and unpaid (papers not completed) ..\$		200,993.14
Death losses in process of adjustment or adjusted and not due..		341,837.37
Death losses which have been reported and no proofs received..		1,335,370.04
Death losses and other policy claims resisted by the company, not yet outlawed.....		83,750.00
Due and unpaid on annuity claims (claims not presented).....		118,710.63
Gross policy claims.....		\$ 2,080,661.18
Net policy claims		\$ 2,080,661.18
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		184,411.30
Premiums paid in advance.....		457,380.64
Any other liability, viz.: Amount of policy trust funds held by the company.....		452,605.84
Reserve on policies which the company values on a 3 per cent or 3½ per cent basis.....		4,283,077.00
Reserve to provide dividends payable to policy-holders during 1901, and in subsequent years per contract.....		31,385,855.11
Other funds for all other contingencies.....		10,320,319.30
Liabilities on policy-holders' account		\$262,196,512.33
Total.....		\$262,196,512.33

IOWA INSURANCE REPORT.

129

EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the new insurance paid for, and of the policies revived, and of those which have ceased to be in force during the year, and of those in force at the end of the year on the basis of paid-for business only:

CLASSIFICATION	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
Paid-for insurances in force December 31, 1900.	318,043	\$ 738,226,700	108,870	\$ 255,062,984
New insurances taking effect 1900.....	70,720	140,940,112	44,430	84,762,328
Old insurances revived, 1900.....	737	1,498,500	268	485,600
Additions by dividends, 1900.....	.....	.....	.....	.....
Totals	389,500	\$ 880,665,312	153,577	\$ 340,310,912
Transferred to term from life and endowment	13,267	22,795,500	3,776	6,116,500
Balance.....	376,233	\$ 857,869,812	149,801	\$ 334,194,412
Deduct insurances ceased to be in force:				
By death.....	3,570	9,160,535	1,001	2,637,651
By maturity.....	.....	.....	1,013	2,865,092
By expiry.....	.....	.....	.....	.....
By surrender.....	3,311	10,322,400	1,180	2,896,200
By lapse.....	10,188	18,880,578	4,996	8,503,753
By change and decrease.....	.....	4,699,569	.....	1,341,951
Total terminated.....	17,069	\$ 43,063,082	8,190	\$ 18,244,647
Net numbers and amounts in force at the end of the year.....	359,164	814,806,730	141,611	315,949,765
Policies re-insured.....	.....	.....	.....	.....

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		REVERSIONARY ADDITIONS.	TOTAL NUMBERS AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
Paid-for insurances in force, December 31, 1900.....	10,863	\$ 64,136,646	\$ 4,445,655	437,776	\$ 1,061,871,985
New insurances taking effect, 1900.....	140	6,685,815	.....	115,299	232,388,255
Old insurances revived, 1900.....	28	51,900	.....	1,033	2,036,000
Additions by dividends, 1900.....	.....	.....	359,370	.....	359,370
Totals.....	11,031	\$ 70,874,361	\$ 4,805,025	554,108	\$ 1,296,655,610
Transferred to term from life and endowment.....	17,043	28,912,000	.....	.....	.....
Balance.....	28,074	\$ 99,786,361	\$ 4,805,025	554,108	\$ 1,296,655,610
Deduct insurances ceased to be in force:					
By death.....	106	793,429	143,499	4,677	12,735,114
By maturity.....	.....	.....	83,099	1,013	2,944,191
By expiry.....	16,889	30,198,860	.....	16,889	30,198,860
By surrender.....	89	204,100	200,157	4,580	13,622,857
By lapse.....	165	1,522,612	2,060	15,349	28,909,003
By change and decrease.....	.....	43,400	.....	.....	6,084,920
Total terminated.....	17,249	\$ 32,762,401	\$ 428,815	42,508	\$ 94,498,945
Net numbers and amounts in force at the end of the year.....	10,825	67,023,960	4,376,210	511,600	1,202,156,665
Policies re-insured.....	.....	.....	.....	.....	2,200,823

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve?

Answer. Yes on certain plans of insurance, but in no case exceeding the American 3 per cent reserve.

If so, what amount thereof has been included in liabilities and where?

Answer. See item 14, liabilities.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of liens on the policies?

Answer. On first year's premiums, none; on renewal premiums, for varying percentages of reserve, if policy provides therefor.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual. No capital stock. All profits to policy-holders.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No stockholders.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	12,440	\$20,671.77 ⁸ .00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company....	2,171	3,525.160.00
Total.....	14,614	\$24,196.938.00
Deduct number and amount which have ceased to be in force during the year	970	1,557,543.00
Total number and amount of policies paid for and in force in said state December 31st last.	13,644	\$22,639,395.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	2	3,208.00
Amount of losses and claims on policies in said state incurred during the year.	81	140,517.43
Total....	83	143,815.43
Amount of losses and claims on policies in said state settled during the year, in cash	80	\$ 133,493.35

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash total, \$683,446.67.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, H. L. PALMER.

First Vice-president, WILLARD MERRILL.

Secretary, J. W. SKINNER.

Second Vice-president, W. P. McLAREN.

Actuary, C. A. LOVELAND.

[Incorporated March, 1857. Commenced business November 25th, 1858.]

Home office, corner Broadway and Michigan street, Milwaukee, Wis.

Attorney for service of process in Wisconsin—Commissioner of Insurance. Date of admission into Wisconsin—Chartered March 2d, 1857.

CAPITAL STOCK.

Amount of net ledger assets December 31st of previous year....\$121,264,990.72

Extended at.....\$ 121,264,990.72

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31, 1900.

First year's premiums (except items 4 and 6), less interest included in deferred premiums, \$22,108.96	\$ 2,643,650.42
Renewal premiums (except items 4 and 6), less interest included in deferred premiums, \$122,394.14	16,053,843.41
Single premiums (except items 4, 5, 6 and 7), without deductions for commissions or other expenses.....	75,162.85
Dividends applied by policy-holders to pay running premiums, first year's premiums (see item 9, disbursements)	1,556,801.09
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)	535,371.04
Surrender values applied to pay running premiums, first year's premiums, \$437.15; renewals (see item 12 disbursements).....	437.15
Consideration for annuities (other than matured installment policies).....	69,491.40
Total premium income.....	\$ 20,924,757.36
Rents from company's property, including \$35,-800.00 for company's use of own buildings....	\$ 402,043.52

Interest on loans on mortgages of real estate....	3,536,781.13	
Interest on loans made to policy-holders on this company's policies assigned as collateral....	410,887.86	
Interest on premium notes, loans or liens.....	31,080.54	
Interest on bonds (no stocks owned)	1,558,222.51	
Interest on other debts due the company, and on deposits in banks.....	72,662.84	
Discount on claims paid in advance (no claims discounted but maturing endowments) \$6,-929.73; interest on deferred premiums, \$144,-503.10.....	151,432.83	
Total rents and interest.....	\$ 6,163,111.23	
Profit on sales of real estate.....	62,935.58	
Total income during the year.....		\$ 27,160,804.17
Sum of both amounts		148,495,794.59

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31, 1900.

For death claims, \$4,332,016.23; additions, \$99,-937.66.....	\$ 4,431,953.89	
Matured and discounted endowments, \$928,778; additions, \$34,615.....	963,393.00	
Installment death claims	53,251.74	
Total.....	\$ 5,448,598.63	
Total net amount actually paid for losses and matured endowments.....	\$ 5,448,598.63	
Paid to annuities.....	12,860.46	
Premium notes, voted by lapse, \$3,408.71; less restored by revival, \$2,822.36.....	586.35	
Dividends paid policy-holders	\$ 1,137,158.34	
Dividends applied by policy-holders to pay running premiums (see item 4, income).....	1,556,801.09	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 5, income).....	535,371.04--	3,229,330.47
Surrender values paid	1,163,410.41	
Surrender values applied to pay running premiums (see item 6, income)	437.15--	1,163,847.56
Commissions to agents, new policies, \$1,168,988.50; renewal policies, \$1,374,210.69; single premium policies, \$4,286.40; on annuities, \$844.08	\$ 2,548,329.67	
Salaries and all other compensation, officers, \$127,500.00; home office employees, \$285,564.27	413,064.27	
Medical examiners' fees, \$129,786.; inspection of risks, \$17,690	147,476.00	
Taxes on new premiums and renewal premiums, \$234,521.56; on reserves, \$13,287.99; municipal and state licenses, \$9,-845.10; tax on income paid to state of Wisconsin, \$241,-636.16.....	499,290.81	
Taxes on real estate, \$116,341.29; interval revenue taxes, \$51,-059.20.....	167,400.49	
Insurance department fees and agents' licenses	9,006.45	
Repairs and expenses (other than taxes) on real estate.....	244,813.12	
Rent, including \$35.800 for company's use of own building....	35,800.00	
Advertising, \$6,217.08; printing and stationery, \$44,970.23; postage, \$65,931.64.....	117,118.95	

Legal expenses, \$33,328.24; for furniture, etc., \$1,788.48	35,116.72
Losses on sales of real estate	12,055.37
All other disbursements, viz: Loan expenses, \$111,614.37; exchange, \$9,984.53; freight and express, \$8,765.43; expenses of trustees and executive committee, \$35,400.31; loss ex- penses, \$3,427.91; traveling expenses, \$8,091.05; adjustment of real estate values, \$49,917.79; expense insurance commis- sioner's examinations, \$430.50; taxation expenses, \$1,081; loss on sale of Birmingham, Alabama, bonds, \$10,000; lost remittance, \$6.25	238,719.14
Total miscellaneous expenses, \$4,468.190.99.	
Total disbursements	\$ 14,323,414.46
Balance	\$ 134,102,380.43

LEDGER ASSETS

As per ledger accounts shown by the books at home office at
close of business December 31, 1900.

Book value real estate (Schedule A), unincumbered	\$ 4,608,521.64
Mortgage loans on real estate (Schedule B), first liens, \$72,484- 397.47; other than first (free from any prior incumbrance, except as to taxes assessed but not due when loans were made and 112 loans where there were contested liens amounting to \$67,694.05, for which the company has full indemnity)	72,484,397.47
Loans made to policy-holders on this company's policies assigned as collateral, per schedule E	7,176,615.00
Premium notes on policies in force, of which nil is for first year's premiums	285,648.93
Book value bonds, excluding interest (Schedule D)	45,697,482.02
Cash in company's office, \$193,769.97; deposited in bank, \$3- 606,667.63	3,890,437.60
Agents' debit balances	6,077.72
Total	\$134,149,180.38
Deduct ledger liabilities:	
Agents' credit balances, \$38,705.76; all other, \$8,094.19...	46,799.95
Total net ledger assets as per balance above	\$ 134,102,380.43

NON-LEDGER ASSETS.

Interest due, \$113,650.52 and accrued, \$844,960.56 on mortgages	\$ 958,611.08
Interest due, \$17,800 and accrued, \$744,961.96 on bonds	762,761.96
Interest due, \$298.00 and accrued, \$8,219.47 on premium notes, loans, or liens	8,517.47
Interest due, \$45,419.38, and accrued, \$200,160.96 on other assets (policy loans)	245,580.34
Rents due, \$1,048.73, and accrued, \$30,325.10 on company's property or lease	31,373.83—\$ 2,006,844.68
Market value (not including interest, in item 11), of bonds over book value, as per Schedule D	1,731,245.39
New business. Renewals.	
Gross premiums not more than three months due after period of grace, unreported on poli- cies outstanding December 31st	\$ 432,325.00
Gross deferred premiums on poli- cies outstanding December 31st	\$ 167,842.00 1,283,400.00
Totals	\$ 167,842.00 \$ 1,715,725.00

Deduct cost of collection, 43 9-10 per cent on new, 7 7-10 per cent on renewals.....	73,682.64	132,110.83	
Net amount of uncollected and deferred premiums...\$	94,159.36	\$ 1,583,614.17—	\$ 1,677,773.53
Gross assets.....			\$ 139,518,244.03
Deduct assets not admitted:			
Agents' debit balances (not secured by bonds, \$2,511).....	\$	6,077.72	
Total			\$ 6,077.72
Total admitted assets.....			\$ 139,512,166.31

NON-LEDGER LIABILITIES.

As shown by the books at home office at close of business December 31, 1900.

Net present value of all the outstanding policies in force on the "cash paid for basis" on the 31st day of December, 1900, as computed by the company according to the actuaries' table of mortality, with 4 per cent interest.....	\$ 108,730,592.00	
Same for annuities (including those in reduction of premiums)	201,494.00	
Total.....	\$ 108,932,086.00	
Net reserve.....		\$ 108,932,086.00
Present value of amounts not yet due on matured installment policies, face.....		304,587.34
Matured endowments due and unpaid.....	\$ 56,218.00	
Death losses due and unpaid	44,537.95	
Death losses in process of adjustment or adjusted and not due	187,254.90	
Death losses which have been reported and no proofs received	179,262.33	
Death losses and other policy claims resisted by the company, not yet outlawed.....	76,848.83	
Due and unpaid on annuity claims, \$200.00; on installment policies, \$300.00....	500.00	
Gross policy claims.....	\$ 544,622.01	
Net policy claims		\$ 544,622.01
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums (estimated)		213,907.40
Bills, accounts, commissions, medical and legal fees, etc., due or accrued.....		65,569.51
Premiums paid in advance (estimated).....		5,500.00
Any other liability, viz: Surplus held to meet tontine and semi-tontine policy contracts (approximate).....	\$ 23,360,346.00	
Excess of 3 per cent over 4 per cent reserve on policies issued since January 31, 1899.....	378,554.00	
Special reserve for paid-up insurance claimable, etc.....	140,255.00—	\$ 23,879,155.00
Liabilities on policy-holders' account.....		\$ 133,945,513.67
Gross divisible surplus.....		5,566,652.04
Total.....		\$ 139,512,166.31

EXHIBIT OF POLICIES.

The following is a correct statement of the paid-for business of the year on policy account as it stood at close of business December 31st. according to home office books.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No.	Amount.	No.	Amount.
Outstanding at end of year 1899, as reported...	151,457	\$ 354,164,444	54,895	\$ 124,748,007
Deduct unpaid of 1899.....	1,854	6,023,444	1,261	3,769,477
Amount in force, actually paid for at end of previous year.....	149,603	348,141,00	53,634	120,978,530
New policies issued.....	13,385	33,810,357	9,053	20,989,001
Old policies revived.....	302	638,704	225	422,561
Old changed and increased.....	145	.....	83	.....
Additions to policy by dividends.....	.....	600,217	.....	358,866
Totals.....	163,435	\$ 373,190,338	62,995	\$ 142,748,952
Deduct ceased:				
By death.....	1,515	3,751,931	302	806,443
By maturity.....	.....	.....	445	975,673
By expiry.....	.....	.....	.....	.....
By surrender.....	1,554	2,578,518	553	934,439
By lapse.....	2,562	4,756,778	1,449	2,503,955
By change and decrease.....	.....	1,217,557	.....	622,522
Total terminated.....	5,631	\$ 12,304,784	2,749	\$ 5,843,032
Outstanding end of year.....	157,804	370,885,554	60,246	136,905,920

EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	All Other Policies.		Total Nos. and amounts.	
	No.	Amount	No.	Amount.
Outstanding at end of year 1899, as reported..	5,574	\$ 18,693,671	211,926	\$ 497,606,125
Deduct unpaid for 1899.....	233	718,868	3,348	10,511,789
Amount in force, actually paid for at end of previous year.....	5,341	17,974,806	208,578	487,094,336
New policies issued.....	2,363	6,693,848	24,801	61,493,256
Old policies revived.....	46	132,500	573	1,193,825
Old changed and increased.....	.....	.....	228	.....
Additions to policy by dividends.....	.....	1,699,656	.....	2,658,733
Totals.....	7,750	\$ 26,500,850	234,188	\$ 552,440,150
Deduct ceased:				
By death.....	28	142,262	1,845	4,700,636
By maturity.....	.....	.....	445	975,673
By expiry.....	69	1,875,652	67	1,875,652
By surrender.....	1	1,000	2,108	3,513,957
By lapse.....	865	2,348,750	4,876	9,609,483
By change and decrease.....	90	277,380	90	2,117,459
Total terminated.....	1,053	\$ 4,645,044	9,433	\$ 22,792,860
Outstanding end of year.....	6,697	21,855,816	224,747	529,647,290

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?

Answer. No, except to include reports the cash balances for which were received by the company before midnight of December 31st.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuary's 4 per cent reserve?

Answer. Yes, on a few tontine-dividend policies and on policies issued since January 31, 1899.

If so, what amount therefor has been included in liabilities and where?

Answer. \$48,104 on tontines, the balance, \$378,554.00 also included in No. 14.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. On renewal premiums, 33 per cent on policies issued prior to 1872, after 1872 not to exceed one annual premium.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. One trustee acts as sub-agent and receives only the usual sub-agent's commissions.

BUSINESS IN IOWA DURING THE YEAR.

	No	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, including new work unreported	13,420	\$22,398,901.00
Number and amount of policies on the lives of citizens of said state issued during the year.....	1,483	2,544,141.00
Total.....	14,903	\$24,943,030.00
Deduct number of amount which have ceased to be in force during the year, including removals from the state.....	717	1,158,196.00
Total number and amount of policies in force in said state December 31st, last, excluding new work unreported.....	14,186	\$23,784,834.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	10	35,957.00
Amount of losses and claims on policies in said state incurred during year.....	113	204,200.07
Total.....	123	\$ 240,000.07
Amount of losses and claims on policies in said state settled during the year in cash.....	112	\$ 205,854.07

What amount of premiums was collected or secured in said state during the year in cash and notes, or credits, not including premiums paid by non-residents, without any deductions for losses, dividends, commissions, or other expenses?

Answer. Cash, \$841,817.35; notes and credits, \$3,915.63; total, \$845,732.98.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of California, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. A. MOORE.

Secretary, S. M. MARKS.

First Vice-President, GEO. W. SCOTT.

Second Vice-President, M. R. HIGGINS.

[Incorporated, December 28, 1867. Commenced business, January, 1868.]

Home office, 508 Montgomery street, San Francisco.

CAPITAL STOCK.

Amount of capital stock authorized, subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year...	\$ 3,420,214.07

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums \$2,309.62; and \$8,567.25 for first year's reinsurance.	277,218.83
Renewal premiums (except items 3 and 5), less interest included in deferred premiums \$6,211.20, and \$6,218.74 for renewal insurance.	979,634.94
Dividends applied by policy-holders to pay running premiums first year premium, renewals, \$36,815.21 (see item 9, disbursements)	38,764.11
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)	46,808.31
Surrender values applied to pay running premiums, renewals (see item 12, disbursements)...	3,410.63
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements)	24,445.83
Consideration for annuities (other than matured installment policies)	4,238.82
Total premium income	\$ 1,374,521.52
Rents from company's property, including \$14,400 for company's use of own buildings.	33,409.38
Interest on loans on mortgages of real estate	39,000.69
Interest on collateral loans, including premium notes, loans or liens	1,941.91
Interest on bonds and dividends on stocks	73,164.35
Interest on other debts due the company, and on deposits in banks	12,184.35
Discount on claims paid in advance	8,520.82
Total rents and interest	\$ 168,221.50
Profit on sales of real estate, \$7,493.71; on sale or maturity of securities, \$3,237.15	10,730.86
Total premiums income of accident department ..	478,761.85
Total income during the year	\$ 2,032,235.73
Sum of both amounts	\$ 5,452,458.80

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$348,944.76; additions, \$11,234.00.	360,178.76
Matured endowments, \$47,014.82; additions, \$3,285.	50,297.82
Installment death claims	1,500.00
Total	\$ 411,976.58
Total net amount actually paid for losses and matured endowments	\$ 411,976.58
Paid to annuitants	3,785.66
Dividends paid policy-holders	2,163.06
Dividends applied by policy-holders to pay running premiums (see item 3, income)	38,764.11
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income)	46,808.31
Surrender values paid	24,776.31

Surrender values applied to pay running premiums (see item 5, Income)	3,410.63
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income)	24,445.88
Paid stockholders for interest or dividends (amount declared during the year)	14,000.00
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$261,747.70; renewal policies, \$115,602.86	377,350.56
Salaries and allowances for agencies, including managers, agents and clerks	137,313.09
Salaries and all other compensation, officers, \$15,233.71; home office employees, \$41,996.95.	57,230.66
Medical examiners' fees	40,382.29
Taxes on new premiums, \$2,490.15; renewal premiums, \$4,776.69; on franchise, \$24.37; municipal licenses, \$334.22.	7,625.43
Taxes on real estate, \$11,379.50; on revenue, \$8,417.93.	19,797.43
Insurance department fees and agents' licenses	3,223.70
Repairs and expenses (other than taxes) on real estate	9,842.77
Rent (including \$10,800 for company's use of own building)	19,645.87
Advertising, \$6,858.94 printing and stationery, \$14,110.93; postage, \$4,611.36	25,581.23
Legal expenses	10,716.27
Losses on sales of real estate, \$14,918.49; on sale or maturity of securities, \$11,723.67	26,642.16
All other items, viz: general expense	15,115.03
Loss and gain	26,843.49
Total disbursements of accident department	456,745.08

(Total miscellaneous expenses, \$791,309.98)

Total disbursements	\$ 1,804,155.00
Balance	\$ 3,643,234.22

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 922,985.14
Mortgage loans on real estate (Schedule B), first liens	724,839.79
Loans made to policy-holders on this company's policies assigned as collateral	173,672.78
Premium notes on policies in force	35,256.80
Book value bonds, excluding interest, \$1,418,297.12; stocks, \$193,324.23 (Schedule D)	1,611,621.35
Cash in company's office, \$1,628.65; deposited in bank, \$126,687.04	128,315.69
Bills receivable, \$4,460.30; agents' debit balances, \$36,842.18	41,302.48
Furniture and fixtures	23,109.65
Total	\$ 3,661,103.68

Deduct ledger liabilities:

Agents' credit balances	12,819.48
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Total net ledger assets, as per balance above

\$ 3,643,234.22

NON-LEDGER ASSETS.

Interest due, \$3,477.55, and accrued \$6,219.50 on mortgages	\$ 9,697.05
Interest due and accrued, on bonds and stocks	18,157.21
Interest due, \$583.20 and accrued, \$2,365.44 on premium notes, loans or liens	2,948.64
Interest due, \$3,728.37 and accrued, 2,836.15 on other assets.	6,564.52

IOWA INSURANCE REPORT.

139

Rents due, \$505.88 and accrued, \$1,286.50 on company's property or lease.....	1,792.38—	39,159.80
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....		124,905.55

	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31, 1900.....	\$ 70,356.67	\$ 63,420.18	
Gross deferred premiums on policies outstanding December 31, 1900.....	21,168.08	48,127.76	
Totals.....	\$ 91,524.75	\$ 111,547.94	
Deduct cost of collection, 20 per cent on "new;" 20 per cent on "renewals,".....	18,304.95	22,309.59	
Net amount of uncollected and deferred premiums.....	73,219.80	\$ 89,238.35—\$	162,458.15
Other items, revenue stamps, \$2,783.95; printed supplies, \$6,000.00.....			8,783.95
Non-ledger assets of accident department.....			128,525.10
Gross assets.....			\$ 4,112,116.75
Deduct assets not admitted:			
Supplies, printed matter, stationery, furniture, fixtures, safes, etc. \$	29,109.65		
Agents' debit balance, not secured by bonds.....	19,174.79		
Bills receivable, unsecured.....	4,460.30		
Total.....			\$ 52,744.74
Total admitted assets.....			\$ 4,059,372.01

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....	\$ 3,370,719.00	
Same for reversionary additions.....	145,050.00	
Same for annuities (including those in reduction of premiums).....	14,242.00	
Total.....	\$ 3,530,011.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	27,916.00	
Net reserve.....		\$ 3,502,095.00
Death losses in process of adjustment or adjusted and not due..	7,645.50	
Death losses which have been reported and no proofs received..	22,461.50	
Death losses and other policy claims resisted by the company, not yet outlawed.....	19,000.00	
Gross policy claims.....	49,106.50	
Net policy claims.....		\$ 49,106.50
Total liabilities of accident department.....		\$ 183,631.07
Liabilities on policy-holders' account.....		\$ 3,731,832.57
Gross divisible surplus.....	127,539.44	
Capital stock paid up.....	200,000.00	
Total.....		\$ 4,059,372.01

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole life policies.		Endowment policies.	
	Number.	Amount.	Number.	Amount.
At end of previous year.....	63,524	\$ 28,953,685	8,732	\$ 2,642,141
New policies issued.....	78,837	23,309,671	6,081	2,247,824
Old policies revived.....	1,668	428,140	220	52,155
Old changed and increased.....		4,105		
Additions by dividends.....				
Totals.....	143,969	\$ 52,695,601	15,033	\$ 5,220,940
Deduct ceased:				
By death.....	793	380,447	44	18,211
By maturity.....			18	49,300
By expiry.....				
By surrender.....	132	299,617	13	18,400
By lapse.....	49,927	12,114,748	4,550	774,088
By change and decrease.....		37,000		4,000
By not being taken.....	646	1,115,440	220	411,000
Total terminated.....	51,498	\$ 13,947,252	4,851	\$ 1,275,308
Outstanding end of year.....	92,471	\$ 38,748,349	10,182	\$ 3,944,842
Policies reinsured.....				

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	All other policies.		Return premium and reversionary additions—amount.	Total numbers and amounts.	
	Number.	Amount.		Number.	Amount.
At end of previous year.....	413	\$ 841,901	\$ 299,456	72,669	\$ 33,032,185
New policies issued.....	72	127,635		84,999	25,394,795
Old policies revived.....				1,834	490,795
Old changed and increased.....					4,105
Additions by dividends.....			73,425		73,425
Totals.....	485	\$ 969,536	\$ 372,881	159,493	\$ 59,258,554
Deduct ceased:					
a. By death.....	3	8,600	2,722	840	430,978
By maturity.....			1,300	18	27,300
By expiry.....	18	29,500		18	25,600
By surrender.....	20	43,392	1,296	165	362,755
By lapse.....	66	100,700		54,543	12,990,552
By change and decrease.....		1,423			42,425
By not being taken.....	22	15,500		894	1,541,045
Total terminated.....	129	\$ 199,115	\$ 5,318	56,478	\$ 15,420,825
b. Outstanding end of year.....	356	\$ 770,421	\$ 367,563	103,015	\$ 43,837,729
Policies reinsured.....				37	225,770

(a) State here the face value corresponding to the present value entered in item 5 ("By death") above, \$409,970.

(b) Paid-up insurance included in the final total of item 13 (Including return premium and reversionary additions). No. of policies, 1,582; amount, \$1,745,641.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, all cash. On renewal premiums, various; based on actual value.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual, with capital stock of \$200,000.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Interest earned on capital stock.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	179	\$ 243,125.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	145	175,966.00
Total	324	\$ 419,091.00
Deduct number and amount which have ceased to be in force during the year	65	79,000.00
Total number and amount of policies paid for and in force in said state December 31st, last	259	\$ 340,091.00
Amount of losses and claims on policies in said state incurred during the year	2	4,599.00
Total	2	\$ 4,599.00
Amount of losses and claims on policies in said state settled during the year, in cash, \$2,599.	1	2,599.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$11,199.38; total, \$11,199.38.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PENN MUTUAL LIFE INSURANCE COMPANY.

[Organized under the laws of the state of Pennsylvania made to the Auditor of State of the state of Iowa, pursuant to the laws thereof.]

President, HARRY F. WEST.

Vice-President, GEORGE K. JOHNSON.

Secretary and Treasurer, HENRY C. BROWN.

Actuary, JESSE J. BARKER.

Incorporated, February 24, 1847.

Commenced business, May 25, 1847.]

(Home office, Nos. 921, 923 and 925 Chestnut Street, Philadelphia, Pa.)

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year....\$ 37,757,980.25
 Decrease of capital during 1900, being deduction to bring assets
 to market value..... 61,640.18

Extended at.....\$ 37,696,340.07

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31, 1900.

First year's premiums	\$ 1,328,473 15
Renewal premiums (except items 3 and 5), less interest included in deferred premiums and \$4,543.04 for renewal reinsurance.....	5,799,615.09
Single premiums (except items 4, 5, 6 and 7), without deductions for commissions or other expenses.....	35,810.90
Dividends applied by policy-holders to pay running premiums, 1st year premiums.....	690,136.36
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).....	216,914.14
Surrender values applied to pay running premiums, 1st year premiums, \$17,633.73; renewals, \$36,968.45 (see item 12, disbursements)...	54,602.18
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements).....	143,850.00
Consideration for annuities (other than matured installment policies).....	552,136.83
Total premium income.....	\$ 8,821,538.65
Rents.....	193,949.86
Interest on loans on mortgages of real estate.....	787,828.84
Interest on collateral loans, including premium notes, loans or liens.....	433,607.51
Interest on bonds and dividends on stocks.....	621,436.41
Interest on other debts due the company, and on deposits in banks.....	15,980.05
Total rents and interest	\$ 2,052,802.67
Profit on sales of real estate, \$31,135.63; on sale or maturity of securities, \$28,488.00	59,623.63
From other sources, viz: suspended bank dividends, \$72.95; bonuses on mortgages, \$1,893.60; agent's balance recovered, \$50.00.....	2,016.55
Total income during the year.....	\$ 10,638,341.50
Sum of both amounts.	\$ 48,334,681.57

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1900.

For death claims, \$2,151,868.19; additions, \$30,103.00.....	\$ 2,181,971.19
Matured endowments, \$505,456.00; additions, \$10,850.00.....	516,306.00

Installment death claims..... 107,111.00

Total.....\$ 2,805,388.19

Total net amount actually paid for losses and matured endowments.....	\$ 2,805,388.19
Paid to annuitants.....	111,317.06
Premium notes voided by lapse, less \$3,398.10; restored by revival.....	37,104.37
Dividends applied by policy-holders to pay running premiums (see item 4, income).....	690,136.36
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 5, income).....	216,914.14
Surrender values paid	492,729.40
Surrender values applied to pay running premiums (see item 6, income)	54,632.18
Surrender values applied to purchase paid-up insurance and annuities (see item 7, income).....	143,850.00
Commissions and bonuses to agents (less commissions received on reinsurances), on new policies, \$724,649.28; single premium policies, \$2,254.11; on renewal policies, \$365,672.76; annuities, \$10,627.58	1,103,203.73
Commuting renewal commissions	5,073.74
Salaries and allowances for agencies including managers, agents, and clerks	86,712.46
Salaries and all other compensation, officers, \$47,000.00; home office employees, \$123,957.21.....	170,957.21
Medical examiners' fees, \$81,844.94; inspection of risks, \$10,087.98	91,932.92
Taxes on new premiums, \$20,310.21; renewal premiums, \$66,485.55;	86,795.76
On reserves, \$9,970.97; municipal licenses, \$16,187.40	26,158.37
Taxes on real estate, \$51,477.39; on other investments, \$186,831.37	238,308.76
Insurance department fees and agents' licenses, \$11,868.60; internal revenue tax, \$33,686.79.....	45,555.39
Repairs and expenses (other than taxes) on real estate	116,264.17
Rents	41,299.52
Advertising, \$27,334.88; printing and stationery, \$20,976.30; postage, \$20,419.35	68,730.53
Legal expenses, \$17,291.36; for furniture, etc., \$4,739.44	22,030.80
All other items, viz: home office expenses.....	41,327.14
Fire and other insurance	11,331.23
Total miscellaneous expenses, \$2,155,681.73)	
Total disbursements,	\$ 6,707,723.49
Balance	\$ 41,924,598.08

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business december 31, 1900.

Book value real estate (Schedule A), unincumbered.....	\$ 2,611,747.49
Mortgage loans on real estate (Schedule B), first liens.....	15,882,579.23
Loans secured by pledge of bonds, stocks, or other collateral, per Schedule C.....	4,402,748.03
Loans made to policy-holders on this company's policies assigned as collateral.....	3,341,332.00
Premium notes on policies in force, of which \$11,382.05 is for first year's premiums.....	1,069,003.34
Book value bonds, excluding interest, \$13,275,446.60; stocks, \$395,418.00, Schedule D.....	13,580,864.60
Cash in company's office, \$5,774.63; deposited in banks, \$772,000.00.....	777,774.63
Furniture.....	3,900.00

Bills receivable, \$150,142.55; agents' debit balances, \$ 5,565.89..	155,708.44
Temporary obligations for premiums, mainly recured by reserves on policies.	104,207.22
Total.....	\$ 41,929,864.98

Deduct ledger liabilities:

Agents' credit balances.....	5,266.90
Total net ledger assets, as per balance above.....	\$ 41,924,598.08

NON-LEDGER ASSETS.

Interest due, \$35,584.03; and accrued, \$248,688.65 on mortgages. \$	284,272.68
Interest due and accrued on bonds and stocks	98,241.10
Interest due, 1,747.50; and accrued, \$6,094.36 on collateral loans.	7,841.86
Interest due and accrued on other assets.....	3,000.00
Rents due, \$5,834.62 and accrued, \$4,433.50 on company's property or lease	10,268.12—\$ 403,623.76
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....	541,582.42

New business. Renewals.

Gross premiums not more than three months due after period of grace, unreported on outstanding policies in force December 31st	\$ 292,542.29	\$ 355,147.17
Gross deferred premiums on outstanding policies in force December 31st....	107,104.35	536,595.38
Totals	\$ 399,646.64	\$ 891,742.55
Deduct cost of collection, 53.8-10 per cent on new; 5 42-100 per cent on renewals.....	215,009.89	48,332.45
Net amount of uncollected and deferred premiums... ..	\$ 184,636.75	\$ 843,410.10—\$ 1,028,010.45
Gross assets		\$ 43,898,144.22
Deduct assets not admitted.		
Supplies, printed matter, stationery, furniture, fixtures, sales, etc. \$	3,900.00	
Agents' debit balances, unsecured	3,184.67	
Bills receivable, unsecured.....	26,051.81	
Commissions payable to agents on premium notes when paid...	14,029.82	
Total non-admitted assets.....		\$ 47,166.30
Total admitted assets.....		\$ 43,850,982.92

NON-LEDGER LIABILITIES.

As shown by the books at home office at close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the Pennsylvania Insurance department according to the actuaries' table of mortality, with four per cent interest....	\$35,675,419.00
Same for reversionary additions	667,641.00
Same for annuities (including those in reduction of premiums)	743,532.00
Total.....	\$37,086,592.00
Deduct net value of risks of this company re-insured in other solvent companies.....	52,108.00
Net reserves	\$ 37,034,484.00
Present value of amounts not yet due on matured installment policies (face, \$441,493.00)	343,860.00

Death losses in process of adjustment, or adjusted and not due.	182,406.76	
Net policy claims.....		\$ 182,406.76
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....		65,393.36
Premiums paid in advance.....		36,565.10
Any other liability, viz.: scrip outstanding.....		8,580.00
Trust deposits.....		12,778.00
Special 3% per cent. reserve.....		469,041.00
Surplus accumulated upon special forms of policies.....		2,483,983.85
Liabilities on policy-holders' accounts.....		\$43,636,491.07
Gross divisible surplus.....		3,214,491.72
Total.....		\$43,850,982.79

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account, as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policy.		Endowment Policies.	
	No. .	Amount.	No.	Amount.
At end of previous year.....	47,058	\$ 117,563,845	20,812	\$ 46,513,963
New policies issued.....	10,231	24,548,627	4,660	10,943,577
Old policies revived.....	202	533,688	152	107,672
Old changed and increased.....	66	133,915	22	37,022
Totals.....	57,647	\$ 142,780,075	25,646	\$ 57,662,234
Deduct ceased:				
By death.....	534	1,488,467	169	435,252
By maturity.....			228	481,957
By expiry.....				
By surrender.....	559	1,258,118	378	792,779
By lapse.....	2,359	4,775,546	713	1,341,792
By change and decrease.....	4	202,688	20	170,887
By not being taken.....	1,441	4,501,021	912	2,528,487
Total terminated.....	4,897	\$ 12,225,840	2,420	\$ 5,751,154
Outstanding end of year.....	52,750	130,554,235	23,226	51,911,080
Policies re insured.....				

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION	All Other Policies.		Ret'n P'ms and Reversionary Additions.	Total Nos. and Am'ts.	
	No.	Amount.	Amount:	No.	Amount.
At end of previous year.....	6,397	\$ 19,563,083	\$ 1,887,855	74,267	\$ 185,528,746
New policies issued.....	3,352	11,267,839	114,161	18,243	46,874,204
Old policies revived.....	626	1,607,056	446	1,070	2,308,862
Old changed and increased.....	5	537,131		93	708,068
Total.....	10,380	\$ 32,975,109	\$ 2,002,462	93,673	\$ 235,419,880
Deduct ceased:					
By death.....	54	128,402	29,804	757	2,081,925
By maturity.....				228	481,957
By expiry.....	202	766,145	11,031	202	777,176
By surrender.....	202	818,720	15,900	1,229	2,885,517
By lapse.....	881	2,650,987	3,433	3,953	8,771,758
By change and decrease.....	77	262,874	899,508	101	1,535,957
By not being taken.....	391	1,455,330		2,744	8,384,844
Total terminated.....	1,087	\$ 6,082,164	\$ 959,676	9,304	\$ 25,019,134
Outstanding end of year.....	8,393	26,892,945	1,042,780	84,369	210,400,740
Policies re insured.....				(24)	149,160

State here the face value corresponding to the present value entered in item 5 (By death), above, \$2,135,746.70.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), number of policy, 5,719; amount, \$5,130,747.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No; except journal entries made for the purpose of charging off depreciation of assets.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of liens, on the policies?

Answer. On first year's premiums, 30 per cent life, 20 per cent endowment on reserve premiums up to loan value.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Purely mutual.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No; except three trustees, who are general agents, receive commissions on the business transacted at their respective agencies.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.....	1,665	\$ 2,877,452
Number and amount of policies on the lives of citizens of said state issued and revived during the year.....	605	1,277,524 ¹
Total.....	2,268	\$ 4,154,976
Deduct number and amount which have ceased to be in force during the year.....	95	182,200
Total number and amount of policies in force in said state December 31, 1900.....	2,173	\$ 3,972,776 ²
Amount of losses and claims on policies in said state incurred during the year.....	9	25,470
Total.....	9	\$ 25,470
Amount of losses and claims on policies in said state settled during the year.....	8	19,470
Not due.....	1	2,000
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?*		

Answer. Cash, \$123,574.62; notes or credits, \$4,432.47. Total, \$128,007.09.

*Commuted value, \$1,238,334.

†Com mited value, \$3,844,621.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PHOENIX MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, JONATHAN B. BUNCE.

Vice-President, JOHN M. HOLCOMBE.

Secretary, CHARLES H. LAWRENCE.

[Incorporated, May, 1851. Commenced business, May, '1851.]

Home office 49 Pearl street, Hartford, Conn.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year.. \$11,810,069.50

Extended at..... \$11,810,069.50

INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st

First year's premiums (except items 3 and 5) less interest included in deferred premiums, \$5,062.83 for first year's reinsurance.....	\$ 583,712.76
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$10,631.78 for renewal insurance.....	1,626,919.58
Dividends applied by policy-holders to pay run- ning premiums, renewals (see item 9, dis- bursements).....	186,840.66
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)	53,254.20
Surrender values applied to pay running pre- miums, first year premiums, \$1,312.25; renewals \$3,147.80 (see item 12, disbursements)	4,460.05
Surrender values applied to purchase paid-up in- surance and annuities (see item 13, dis- bursements).	57,604.00
Consideration for annuities (other than matured installment policies).....	29,301.55
Total premium income	\$ 2,542,092.80
Rents from company's property, including \$8,000 for company's use of own buildings.....	\$ 52,667.34
Interest on loans on mortgages of real estate	358,182.41
Interest on collateral loans, including policy loans, premium notes, loans or liens	52,058.34
Interest on bonds and dividends on stocks.....	171,437.56

Interest on other debts due the company, and on deposits in banks	9,889.89	
Discounts on claims paid in advance; interest on deferred premiums.....	184.84	
Total rents and interest		\$ 644,420.38
Profit on sales of real estate	14,720.18	
From other sources, profit and loss account, guarantee of mortgage loans.....	2,979.45	
Total income during the year.....		\$ 3,204,212.81
Sum of both amounts.....		\$15,074,282.31

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$364,277.97; additions, \$4,154..	\$ 868,431.97
Matured endowments, \$111,796.00; additions \$5,169	116,965.00
Installment death claims.....	3,766.67
Total	\$ 989,163.64
Total net amount actually paid for losses and matured endowments.....	\$ 989,163.64
Paid to annuitants	6,825.73
Premium notes voided by lapse.....	5,173.60
Dividends paid policy-holders, less \$187.33 received for dividends on reinsurances	4,285.81
Dividends applied by policy-holders to pay running premiums (see item 3, income)	186,840.66
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).....	53,254.20
Surrender values paid	150,368.34
Surrender values applied to pay running premiums (see item 5, income)	4,460.05
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income).....	57,604.00
(Total paid policy-holders \$1,457,976.03.)	
Commissions and bonuses to agents, less commission received on reinsurances, new policies, \$288,905.23; renewal policies, \$113,488.33; on annuities, \$1,502.06	403,895.62
Commuting renewal commissions.....	380.00
Salaries and allowances for agencies, including managers, agents and clerks	63,316.98
Salaries and all other compensation, officers, \$34,000.00; home office employees, \$44,431.63.....	78,431.63
Medical examiners' fees, \$47,270.15; inspection of risks, \$5,421.85	52,692.00
Taxes on new premiums, \$5,534.88; renewal premiums, \$15,691.46 on franchise, \$28,406.19; on reserves, \$1,152.07; municipal licenses, \$2,987.78; interest revenue, \$9,376.48.....	63,148.86
Taxes on real estate	18,829.12
Insurance department fees and agents' licenses	4,513.64
Repairs and expenses on real estate.....	20,409.69
Rent (including \$8,000 for company's use of own buildings)	25,954.70
Advertising, \$14,402.98; printing stationery, \$20,521.94; postage, \$10,614.11	45,539.03
Legal expenses, \$2,017.46; for furniture, etc., \$3,422.96	5,440.42
Losses on sale or maturity of securities	2,196.59
All other items, viz: sundry expenses \$14,270.18; exchange \$314.33	15,084.51

IOWA INSURANCE REPORT.

149

Profit and loss account, agents, ledger balances, \$1,371.53; fore-closur expenses, \$2,282.40	3,653.93
Total disbursements	\$ 2,201,462.75
Balance	\$12,752,819.56

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 1,017,625.19
Mortgage loans on real estate (Schedule B), first liens.....	\$ 6,780,531.98
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C.....	1,000.00
Loans made to policy-holders on this company's policies assigned as collateral	534,457.00
Premium notes on policies in force, of which \$59.96 is for first year's premiums	303,416.57
Book value bonds, excluding interests, \$3,361,488.27; stocks, \$331,751 (Schedule D).....	3,693,239.27
Cash in company's office, \$358.42; deposited in bank, \$422,191.13.	422,549.55
Total.....	\$12,752,819.56

Total net ledger assets, as per balance above.....: \$12,752,819.56

NON-LEDGER ASSETS.

Interest due, \$17,483.44, and accrued, \$120,415.00, on mortgages	\$ 137,898.44
Interest due and accrued on premium notes, loans or liens.....	4,406.28
Rents	142,304.72
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....	157,705.97

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st ..	\$ 156,719.13	\$ 70,586.21
Gross deferred premiums on policies outstanding December 31st	30,816.40	135,172.05
Totals.....	\$ 87,535.53	\$ 205,758.26
Deduct cost of collection, 58 per cent on new; 6 per cent on renewals	50,770.61	12,345.50

Net amount of uncollected and deferred premiums

Gross assets..... \$13,283,007.93

Total admitted assets

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest	\$ 12,209,876.00
Same for reversionary additions.....	276,617.00

Same for annuities (including those in reduction of premiums) ..	65,307.00	
Total.....	\$ 12,551,800.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	39,761.00	
Net reserve.....		\$ 12,512,039.00
Present value of amounts not yet due on matured installment policies.....		27,457.00
Matured endowments due and unpaid, special policy reserve....		132,427.00
Death losses in process of adjustment or adjusted and not due..	\$ 19,275.00	
Death losses which have been reported and no proofs received..	15,318.00	
Net policy claims		\$ 34,593.00
Premiums paid in advance.....		8,707.00
Liabilities an policy-holders' account....		\$12,715,223.00
Gross divisible surplus.....		567,784.00
Total.....		\$ 13,283,007.00

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.	
	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year.....	20,638	\$ 35,209,979	12,165	\$ 18,053,038	2,709	\$ 4,225,317
New policies issued.....	5,150	8,835,440	3,500	5,543,266	235	442,230
Old policies revived.....	35	59,500	16	22,150	10	20,000
Old changed and increased.....		11,570		8,992		
Transferred.....	109	255,632	107	182,500	164	254,187
Totals.....	25,932	\$ 44,462,121	15,788	\$ 23,807,946	3,124	\$ 4,941,734
Deduct ceased:						
By death.....	440	697,451	97	150,979	15	28,060
By maturity.....			88	111,790		
By expiry.....					80	137,500
By surrender.....	220	432,745	243	371,007	35	63,191
By lapse.....	1,380	2,323,270	594	874,032	312	445,142
By change and decrease.....		56,680		52,686		11,180
By not being taken.....	1,181	2,115,561	736	1,253,867	34	82,845
Transferred.....	186	356,714	93	153,220	101	180,365
Total terminated.....	3,407	\$ 5,982,421	1,851	\$ 2,967,587	577	\$ 949,261
Outstanding end of year.....	22,525	\$ 38,479,700	13,937	\$ 20,840,359	2,547	\$ 3,992,473
Policies reinsured.....	23	152,131	16	176,000	6	25,523

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	RKT. PREM. AND RE'RY ADDITIONS	TOTAL NOS. AND AMOUNTS.	
		Amounts.	No. Amount.
At end of previous year.....	\$ 409,828	35,512	\$ 57,988,162
New policies issued.....	103,219	8,885	14,924,155
Old policies revived.....	160	67	101,810
Old changed and increased.....	330	..	20,898
Transferred.....	.....	380	690,319
Totals.....	\$ 513,543	44,844	\$ 73,725,344
Deduct ceased:			
By death.....	4,127	552	881,517
By maturity.....	5,168	88	116,964
By expiry.....	...	80	137,500
By surrender.....	12,395	498	879,340
By lapse.....	2,240	2,286	3,644,690
By change and decrease.....	.....	...	120,552
By not being taken.....	.....	1,951	3,452,323
Transferred.....	.....	380	690,319
Total terminated.....	\$ 23,936	5,835	\$ 9,923,205
Outstanding end of year.....	489,607	39,009	63,802,139
Policies reinsured.....	.....	45	353,631

State here the face value corresponding to the present value entered in item 5 ("By death") above \$883,577.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), No. of policies 4,698, amount, \$2,896,476.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. Yes in case of some policies issued on the basis of the American Table and 3 per cent.

If so, what amount therefor has been included in liabilities and where?

Answer. The reserve on all such policies is calculated on the same basis and included in the liabilities.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, on one form of policy 40 per cent of premiums will be accepted in notes during first five years.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Participating and nonparticipating

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None.

Does any officer, director or trustee receive any commission on the business of the company.

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	611	\$ 789,229

Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company..	346	452,751
Total.....	957	\$ 1,241.500
Deduct number and amount which have ceased to be in force during the year.....	167	206,774
Total number and amount of policies paid for and in force in said state December 31st, last.....	790	\$ 1,035,216
Amount of losses and claims on policies in said state unpaid December 31st of previous year		
Amount of losses and claims on policies in said state incurred during the year.....	14	16,734
Amount of losses and claims on policies in said state settled during the year, in cash	13	\$ 15,734
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$34,597.12; dividend, \$2,267.51; total, \$36,864.63.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of
THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, SAMUEL R. SHIPLEY.

First Vice-President, T. WISTAR BROWN.

Secretary, C. WALTER BORTON.

Second Vice-President, ASA S. WING.

[Incorporated, March 22, 1865. Commenced business, June, 1865.]

Home office, 409 Chestnut street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for. \$	1,000,000.00
Amount of capital paid up in cash	1,000,000.00
Amount of net ledger assets December 31st of previous year..	37,810,944.20
Extended at	\$ 37,810,944.20

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums (estimated), \$5,379.98, and nothing for first year's reinsurance.	\$ 532,618.44
Renewal premiums (except items 3 and 5), less interest incurred in deferred premiums (estimated), \$45,378.67, and nothing for renewal insurance.	3,961,407.04
Dividends applied by policy-holders to pay running premiums.....	530,081.37

Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)	105,549.50	
Surrender values applied to purchase paid up insurance and annuities (see item 13, disbursements)	95,947.00	
Consideration for annuities (other than matured installment policies)	67,544.88	
Total premium income		\$ 5,294,148.23
Rents from company's property	\$ 52,326.27	
Interest on loans on mortgages of real estate	562,037.47	
Interest on collateral loans, including premium notes, loans or liens	426,526.83	
Interest on bonds and dividends on stocks	655,116.93	
Discount on claims paid in advance (endowments), \$1,298.05; interest on deferred premiums (estimated), \$50,758.65	52,056.70	
Total rents and interest		\$ 1,748,064.20
Profit on sale of real estate, \$16,286.56; on sale or maturity of securities, \$183,605.30	\$ 199,891.86	
Total income during the year ..		\$ 7,242,104.29
Sum of both amounts		45,953,048.49

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$1,140,467.02; additions, \$20,820.50	1,161,287.02
Matured endowments, \$1,104,089; additions, \$37,686	1,141,775.00
Installment death claims	23,413.01
Total	\$ 2,326,475.03
Total net amount actually paid for losses and matured endowments	\$ 2,326,475.03
Paid to annuitants	66,826.88
Dividends paid policy-holders, less none, received for dividends on re-insurances	65,353.16
Dividends applied by policy-holders to pay running premiums (see item 3, income)	530,081.37
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income)	105,549.50
Surrender values paid	283,534.47
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income)	95,947.00
(Total paid policy-holders, \$3,473,767.41).	
Commissions and bonuses to agents (less commissions received on re-insurances), new policies, \$198,112.11; renewal policies, \$236,055.32; on annuities, \$3,277.24	437,444.67
Salaries and allowances for agencies, including managers, agents and clerks	42,835.67
Salaries and all other compensation (officers, \$68,350; home office employees, \$148,612.54)	216,962.54
Medical examiners' fees	21,281.84

NOTE—The interest earned by the investments which make up the \$1,000,000 capital stock is not included in the report of the income of the company.

Taxes on new and renewal premiums, \$63,422.52; on reserves, \$7,108.13; municipal licenses, \$575; internal revenue, \$10,277.29	81,382.94
Taxes on real estate	12,691.00
Insurance department fees and agents' licenses	4,211.91
Repairs and expenses (other than taxes) on real estate	48,985.04
Rents	18,931.76
Advertising, \$13,496.90; printing and stationery, \$20,050.77; postage, \$9,069.34	42,617.01
Legal expenses, \$16,110; for fuel, light, etc., \$13,875.62; sundries, \$17,793.05	47,778.67
All other items, viz: Expenses on mortgage investments	10,392.63
(Total miscellaneous expenses, \$985,515.68).	

Total disbursements	\$ 4,459,233.00
Balance	40,593,765.42

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 3,124,796.98
Mortgage loans on real estate (Schedule B), first liens	10,893,573.65
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	5,277,125.65
Loans made to policy-holders on this company's policies assigned as collateral	3,489,164.00
Premium notes on policies in force	12,286.82
Book value bonds, excluding interest, \$15,654,493.95; stocks, \$2,018,261 (Schedule D)	17,672,754.95
Cash	124,063.35
Total	\$ 40,593,765.42
Total net ledger assets, as per balance above	\$ 40,593,765.42

NON-LEDGER ASSETS

Interest due, \$33,564.62, and accrued on mortgages, \$131,964.53	165,529.15
Interest due and accrued on collateral loans	42,053.09
Interest due and accrued on premium notes, loans or liens	43,614.55
Rents due, \$4,979.08; and accrued, \$275 on company's property or lease	5,254.08
Market value (not including interest in item 11) of bonds and stocks over book value, as per Schedule D	1,389,290.55

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding after December 31, 1900	\$ 63,807.35	\$ 212,503.28
Gross deferred premiums on policies outstanding December 31, 1900	67,876.74	606,585.95
Totals	\$ 131,684.09	\$ 819,089.23
(Estimated as to distribution),		
Deduct cost of collection 40 per cent on "new;" and 7½ per cent on "renewals"	52,673.64	61,431.69
Net amount of uncollected and deferred premiums	\$ 79,010.45	\$ 757,657.54

From above, deduct balance necessary to reduce net premiums to 81 per cent of the gross premiums, which would give the estimated net premiums by the actuaries' table, 4 per cent.....

66,541.60 770,126.39

Gross assets.....

\$43,009,633.21

Total admitted assets.....

\$43,009,633.21

NON-LEDGER LIABILITIES

As shown by the books at home office at the close of business December 31st:

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with 4 per cent interest.....

\$ 34,464,387.00

Same for reversionary additions.....

878,395.00

Same for annuities (including those in reduction of premiums).....

559,187.00

Total.....

\$ 35,901,969.00

Net reserve.....

\$ 35,901,969.00

Present value of amounts not yet due on matured installment policies (face, \$230,629.60).....

168,805.00

Matured endowment due and unpaid.....

\$ 18,987.00

Death losses due and unpaid.....

26,837.27

Death losses in process of adjustment or adjusted and not due..

16,500.00

Death losses which have been reported and no proofs received.

47,754.00

Death losses and other policy claims resisted by the company, not yet outlawed.....

8,435.30

Due and unpaid on annuity claims.....

979.00

Gross policy claims.....

\$ 119,492.57

Net policy claims.....

\$ 119,492.57

Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....

61,688.59

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....

482.81

Premiums paid in advance.....

261,746.48

Surrender values claimable on policies canceled whose reserves are not included in item 1.....

204,364.00

Liabilities on policy-holders' account.....

\$ 36,718,548.81

Gross divisible surplus.....

\$ 5,291,084.40

Capital stock paid up.....

1,000,000.00 — 6,291,084.40

Total.....

\$ 43,009,633.21

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as stood at close of business December 31st, according to home office books:

CLASSIFICATION	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		RET. PREM. AND RE-VERSION'S ADD'S.	TOTALS AND AMOUNT.	
	No.	Amount.	No.	Amount.	No.	Amount.	Amount.	No.	Amount.
At end of previous year...	4,114	\$14,088,195	34,608	\$96,565,431	4,296	\$16,825,441	\$1,261,397	43,318	\$128,742,467
New poli's iss'd	546	1,490,140	3,969	8,681,605	844	2,809,952	163,584	5,359	13,142,241
Old poli's riv'd	13	32,446	126	404,234	25	81,848	1,054	164	521,382
Old changed and increased	25	59,344	110	383,156	81	19,533		144	402,033
Totals	4,698	\$15,670,125	38,813	\$106,034,426	5,173	\$19,735,774	\$1,426,035	48,644	\$142,460,102
Deduct ceased:									
By death	73	246,558	269	854,183	34	130,134	21,794	376	1,252,669
By maturity			359	1,110,592	1	300	39,145	360	1,150,937
By expiry						800			800
By surrender	51	132,613	502	1,470,273	32	137,546	38,670	585	1,740,112
By lapse	116	245,723	701	1,587,007	449	1,685,118	809	1,266	3,517,857
By change and decrease	12	54,587	72	404,182	59	235,921		143	694,690
By not be'g'ta'n	15	39,980	80	170,799	19	61,312		114	272,091
Total term'ted	267	\$ 719,461	1,983	\$ 5,597,036	594	\$ 2,251,131	\$ 100,408	2,844	\$ 8,568,025
Out standing end of year	4,431	\$14,950,664	36,830	\$100,437,390	4,579	\$17,487,643	\$1,325,627	45,800	\$133,922,122

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserves?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. On the first year's premium; none. On renewal premiums; none on policies issued since 1867.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan.

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. The expenses of the company are paid by the insurance department. This expenditure forms the only share of the profits of the policy-holders which can accrue to the benefit of the stockholders.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	342	\$ 671,705

Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	41	66,385
Total	383	\$ 738,093
Deduct number and amount which have ceased to be in force during the year.....	30	57,343
Total number and amount of policies paid for and in force in said state December 31st, 1900	353	\$ 680,750
Amount of losses and claims on policies in said state unpaid December 31st of previous year		
Amount of losses and claims on policies in said state incurred during the year.....	3	7,000
Total	3	\$ 7,000

What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Total, \$22,066.34.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President. EDWARD W. SCOTT.

Secretary, WM. E. EVANS.

[Incorporated, February 25, 1875. Commenced business, August 10, 1875.]

Home office, 346 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash	100,000.00
Amount of net ledger assets, December 31st of previous year...	2,614,117.23
Extended at.....	\$ 2,614,117.23

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, and \$5,118.20 for first year's reinsurance.....	\$ 730,542.91
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, and \$3,361.07 for renewal insurance.....	2 562,842.01
Dividends applied by policy-holders to pay run- ning premiums, first year premium (see item 9, disbursements).....	104,185.38
Surrender values applied to purchase paid-up in- surance and annuities (see item 13, disburse- ments)	22,188.29

Consideration for annuities (other than matured installment policies).....

1,300.00

Total premium income.....

\$ 3,421,058.59

Rents from company's property, including \$3,520 for company's use of own buildings.....

\$ 25,236.98

Interest on loans on mortgages of real estate....

16,169.29

Interest on collateral loans, including premium notes, loans or liens

32,873.77

Interest on bonds and dividends on stocks

32,909.01

Interest on other debts due the company, and on deposits in bank

7,754.30

Total rents and interest

\$ 114,943.35

Profits on sale on maturity of security.....

9,437.08

From other sources, viz: Real estate, Mamoroneck, N. Y. \$16,000.00; real estate, Tumica county, Miss., \$6,558.37.....

22,558.37

Total income during the year

\$ 3,567,997.79

Sum of both amounts ..

\$ 6,182,114.79

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims,.....

\$1,321,005.18

Matured endowments, \$250.00; additions, \$19.83..

269.83

Installment death claims.....

1,250.00

Total.....

\$ 1,322,525.01

Deduct amount received from other companies for claims on policies of this company re-insured.....

\$ 10,000.00

Total net amount actually paid for losses and matured endowments.....

\$ 1,312,525.01

Paid to annuitants.....

1,644.40

Premium notes voided by lapse, less \$3,781.80 restored by revival

89,071.72

Dividends paid policy-holders, less \$108.78 received for dividends

17,014.37

Dividends applied by policy-holders to pay running premiums (see item 3, income).....

104,185.38

Surrender values paid.....

70,037.78

Surrender values applied to purchase paid-up insurance and annuities (see item 6, income).....

22,188.20

(Total paid policy-holders, \$1,616,666.95)

Paid stockholders for interest or dividends (amount declared during the year).....

6,977.60

Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$366,548.00; renewal policies, \$123,495.98; on annuities, \$65.00.....

490,108.98

Commuting renewal commissions.....

97,238.34

Salaries and allowances for agencies, including managers, agents and clerks.

122,439.15

Salaries and all other compensation (officers, \$66,200.00; home office employees, \$119,531.74

185,731.74

Medical examiners' fees, \$64,320.10; inspection of risks, \$22,672.12.....

86,992.22

Taxes on new premiums, \$8,564.49; renewal premiums, \$30,151.48; on franchise, \$100.00; on reserves, \$647.74; municipal licenses, \$2,331.27; internal revenue, \$17,893.16.....

59,688.14

Taxes on real estate.....	3,066.30	
Insurance department fees and agents' licenses.....	4,995.48	
Repairs and Expenses (other than taxes) on real estate.....	8,915.09	
Rent (including \$3,529.00 for company's use of own buildings). ..	44,976.57	
Advertising, \$28,718.44; printing and stationery, \$15,732.93; postage, \$16,359.91.....	60,811.28	
Legal expenses, \$2,600.22; for furniture, etc., \$5,188.16	31,195.38	
All other items, viz.: attendance fee, \$2,590.00; exchange, \$2,604.64; expense, \$22,534.62; traveling expenses, \$29,405.15; profit and loss, Traders bank, Tacoma, Wash., balance, \$98.35.....	57,232.76	
(Total miscellaneous expenses, \$1,260,369.03.)		
Total disbursements.....		\$ 2,877,035.98
Balance		\$ 3,305,078.64

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value real estate (Schedule A), unincumbered	\$ 458,435.22	
Mortgage loans on real estate (Schedule B), first liens	423,200.00	
Loans secured by pledge of bonds, stocks or other collateral (per schedule C).....	20,705.13	
Loans made to policy-holders on this company's policies assigned as collateral	255,855.47	
Premium notes on policies in force, of which \$15,175.24 is for first year's premiums.	719,525.60	
Book value bonds, excluding interest, \$694,035.14; stocks \$79,914.66 (Schedule D).....	773,949.80	
Cash in company's office, \$28,708.08; deposited in bank, \$439,820.10.	468,528.18	
Bills receivable, \$2,264.42; agents' debit balances, \$182,949.23..	185,213.65	
Total.....	\$ 3,305,413.05	
Deduct ledger liabilities;		
Agents' credit balances.....	\$ 334.41	
Total net ledger assets as per balance above.....		\$ 3,305,078.64

NON-LEDGER ASSETS.

Interest due, \$4,215.00 and accrued \$3,574.06 on mortgages.....	\$ 7,789.06	
Interest accrued on bonds and stocks....	10,978.84	
Interest accrued on collateral loans	234.50	
Interest due, \$5,319.34 and accrued, \$22,307.60 on premium notes, loans or liens.....	27,626.94	
Interest accrued on other assets	12,270.15	
Rents due, \$2,545.88; and accrued, \$2,085.34 on company's property or lease.....	4,631.22	63,530.71
Market value of real estate, over book value, as per Schedule A		8,722.39
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D		63,540.73
	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st, 1900	\$ 174,930	\$ 267,176
Gross deferred premiums on policies outstanding December 31st, 1900.....	25,351	233,827
Totals.....	\$ 200,281	\$ 501,003

Deduct cost of collection, 50 per cent. on "new," 5 per cent on "renewals,"

25,050 100,141

Net amount of uncollected and deferred premiums

\$ 100,140 \$ 475,953 \$ 576,093.00

Internal revenue stamps on hand

8,369.02

Gross assets

\$4,025,335.99

Deduct assets not admitted:

Agents' debit balances, not secured by bonds.....

\$ 119,520.23

Bills receivable, unsecured.....

2,264.42

Premium notes or loans and net premiums in item 22 in excess of reserve on policies

6,326.90

Total.....

\$ 128,111.55

Total admitted assets

3,897,223.54

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuarial table of mortality, with four per cent interest

\$ 3,241,109.00

Total.....

\$ 3,241,109.00

Deduct net value of risks of this company reinsured in other solvent companies

4,549.00

Net reserve.....

\$ 3,236,560.00

Present value of amounts not yet due on matured installment policies (face, \$13,750)

9,134.12

Death losses in process of adjustment or adjusted and not due..

\$ 60,000.00

Death losses which have been reported and no proofs received..

53,860.00

Death losses and other policy claims resisted by the company, not yet outlawed.....

50,500.00

Gross policy claims

\$ 164,360.00

Net policy claims.....

\$ 164,360.00

Premiums paid in advance.....

5,398.00

Surrender values claimable on policies canceled whose reserves are not included in item 1.....

1,753.01

Any other liability, viz: Trust funds held by company.....

500.00

Liabilities on policy-holders' account.....

\$ 3,417,735.11

Gross divisible surplus.....

\$ 379,487.83

Capital stock paid up.....

100,000.00

479,487.83

Total.....

\$ 3,897,223.54

IOWA INSURANCE REPORT.

161

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Total Nos. and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year	4,831	\$ 14,022,261	845	\$ 1,665,358	27,013	\$ 91,352,481	32,689	\$ 107,040,100
New policies issued	4	22,126	2	3,000	9,517	32,975,100	9,523	33,000,226
Old policies revived	32	110,000	7	7,000	99	340,500	138	457,500
Old changed and increased	1,821	4,923,656	206	694,661	61	134,382	2,178	5,752,699
Totals	6,688	\$ 19,078,043	1,150	\$ 2,370,019	36,690	\$ 124,802,463	44,528	\$ 146,250,525
Deduct ceased:								
By death	43	118,130	13	37,000	340	1,179,674	396	1,334,804
By maturity			1	250			1	250
By expiry					5,802	23,813,279	5,802	23,813,279
By surrender	77	266,705	17	23,000	10	68,073	104	358,678
By lapse	1,000	3,950,772	29	53,500	317	925,897	1,346	4,930,169
By change and decrease		204,781			2,101	6,354,159	2,101	6,558,940
By not being taken	1	10,000			1,076	6,358,277	1,077	6,368,277
Total terminated	1,121	\$ 4,550,388	60	\$ 113,750	10,636	\$ 38,700,259	11,817	\$ 43,364,397
Outstanding end of year	5,567	14,527,655	1,090	2,256,269	26,054	86,102,204	32,711	102,886,128
Policies reinsured					40	436,000	40	436,000

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, variable. On renewal premiums, variable.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Interest at seven per cent, together with surplus from non-participating policies.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	332	\$ 802,891.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	53	127,707.00
Total	385	\$ 930,598.00

Deduct number and amount which have ceased to be in force during the year	51	104,378.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	334	\$ 826,280.00
Amount of losses and claims on policies in said state incurred during the year		
Total.....	5	\$ 16,000.00
Amount of losses and claims on policies in said state settled during the year in cash	5	16,000.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$23,642.36; notes or credits, \$1,809.85; total, \$25,452.21.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Organized under the laws of the State of New Jersey, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN F. DRYDEN.

First Vice-President, LESLIE D. WARD.

Secretary, FORREST F. DRYDEN.

Second Vice-President, EDGAR B. WARD.

[Incorporated, 1873. Commenced business, 1876.]

Principal office, 761 to 769 Broad street, Newark, New Jersey.

CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000.00;	
Subscribed for.....	\$ 2,000,000.00
Amount of capital paid up in cash.	\$ 2,000,000.00
Amount of net ledger assets, December 31st of previous year...	32,467,265.15
Extended at.....	\$ 32,467,265.15

INCOME DURING YEAR.

As shown by the books at the home office at close of business December 31st.

First year's premiums (except items 4 and 6), less interest included in deferred premiums, \$70,549.41, and \$23,432.27 for first year's re-insurance	\$ 5,222,393.66
Renewal premiums (except items 4 and 6), less interest included in deferred premiums, \$117,922.64; and \$29,435.76 for renewal insurance...	16,748,404.94
Dividends applied by policy-holders to pay running premiums, renewals, \$8 124.71 (see item 9, disbursements).....	8,124.71
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).	9,823.21
Surrender values applied to pay running premiums, first year premiums, \$1,062.21; renewals, \$693.80 (see item 12, disbursements).....	1,756.01

Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements).....	409,042.32	
Consideration for annuities, other than matured installment policies).....	128,975.83	
Total premium income.....		\$ 22,559,353.66
Rents from company's property, including \$61,599.17 for company's use of own buildings....	\$ 310,174.47	
Interest on loans on mortgages of real estate.....	572,899.71	
Interest on collateral loans, including premium notes, loans or liens.....	40,476.41	
Interest on bonds and dividends on stocks.....	619,270.16	
Interest on other debts due the company and on deposits in banks.....	11,579.81	
Discount on claims paid in advance; Int. on deferred premiums.....	188,472.05	
Total rents and interests.....		\$ 1,742,872.61
Profit on sales of real estate, \$2,929.78; on sale or maturity of securities, \$1,226.50.....		4,156.28
From other sources, viz (profit and loss account must be itemized), conscience fund.....		11.00
Total income during the year.....		\$ 24,306,393.55
Sum of both amounts.....		\$ 56,773,658.70

DISBURSEMENTS DURING YEAR.

As shown by the books at the home office at close of business December 31st:

For death claims, \$6,127,864.30; additions, \$78-953.41.....	\$ 6,206,817.71	
Matured endowments, \$18,925.00; additions, \$83.00.....	19,008.00	
Installment death claims, \$600.00.....	600.00	
Total.....	\$ 6,226,425.71	
Total net amount actually paid for losses and matured endowments.....		\$ 6,226,425.71
Paid to annuitants.....		17,725.10
Premium notes voided by lapse, less \$5,226.28 restored by revival.....	\$ 3,866.42	
Dividends paid policy-holders.....		\$ 466,331.59
Dividends applied by policy-holders to pay running premiums (see item 3, income).....		8,124.71
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 5 income).....		9,823.21
Surrender values paid.....		57,358.37
Surrender values applied to pay running premiums (see item 6, income).....		1,756.01
Surrender values applied to purchase paid-up insurance and annuities (see item 7, income.) (Total paid policy-holders, \$7,200,453.44)		409,042.32
Paid stockholders for interest or dividends (amount declared during the year).....		200,000.00
Commissions and bonuses to agents (less commission received on reinsurances), new policies. \$2,916,929.07; renewal policies, \$2,208,546.73; on annuities, \$6,454.17.....		5,131,929.97
Salaries and allowances for agencies, including managers, agents and clerks.....		2,638,514.86

Salaries and all other compensation, including fees to directors and committees and expenses (eighteen officers, \$303,000 00; home office employees, \$617,692.94).....	920,692.94
Medical examiner's fees, \$447,343.32; inspection of risks, \$12,047.40.....	459,390.72
Taxes on premiums, \$228,702.65 on surplus, \$55,698.52; municipal licenses, \$36,032.58; internal revenue, \$104,293.96.....	424,727.71
Taxes on real estate.....	83,432.09
Insurance department fees and agents' licenses.....	21,427.65
Repairs and expenses (other than taxes) on real estate.....	146,090.93
Rent (including \$61,589.17 for Co.'s use of own buildings).....	253,873.67
Advertising, \$295,616.61; printing and stationery, \$124,564.45; postage, \$77,513.01.....	497,694.07
Legal expenses, \$25,221.30; for furniture, etc., \$56,730.16.....	81,951.46
Losses on sales of real estate, \$1,886.44; on sale or maturity of securities, \$41,953.60.....	43,840.04
All other items, viz (profit and loss account must be itemized): Law library, \$642.25; appraising fees, \$175.60; sundry general expenses, \$59,704.29; sundry district expenses, \$13,013.26	73,535.40
(Total miscellaneous expenses, \$10,977,101.51.)	
Total disbursements.....	\$ 18,177,554.45
Balance.....	38,506,103.75

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered, \$6,735,264.10; incumbered, \$510,074.51.....	\$ 7,245,338.61
Mortgage loans on real estate (Schedule B), first liens.....	11,377,631.07
Loans secured by pledge of bonds, stocks or other collaterals, per Schedule C.....	807,900.00
Loans made to policy-holders on this company's policies assigned as collateral....	399,455.02
Premium notes on policies in force.....	72,436.61
Book value bonds excluding interest \$15,534,232.10; stocks, \$625,000.00 (Schedule D).....	16,159,232.10
Cash in company's office, \$349,664.11; deposited in bank, \$2,184,446.23 (Schedule E).....	2,534,110.34
Total	\$ 38,506,103.75
Total net ledger assets, as per balance above.....	\$ 38,506,103.75

NON-LEDGER ASSETS.

Interest due, \$37,581.39, and accrued, \$155,422.62; on mortgages.....	\$ 193,004.01
Interest due and accrued on bonds and stocks.....	100,038.67
Interest due and accrued on collateral loans.....	9,454.37
Interest due and accrued, on premium notes, loans or liens.....	926.94
Rents due, \$10,924.34; and accrued, \$9,658.88; on company's property or lease.....	20,583.22
Market value (not including interest, in item 11.) of bonds and stocks over book values, as per Schedule D.....	665,579.75

INDUSTRIAL DEP'T.	ORDINARY DEP'T.
New business.	New business.
Renewals.	Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31... \$ 2,918.93 \$ 82,901.26 \$292,488.94 \$161,498.62	
Gross deferred premiums on policies outstanding December 31.....	433,764.04 785,165.80
Totals.....	\$ 2,918.93 \$ 82,901.26 \$726,252.98 \$946,664.42

Deduct cost of collection, Ind.

Dep't 100, Ord. Dep't 60 per

cent. on "new;" Ind. Dep't 30.

Ord Dep't 7½ per cent. on

"renewals." \$ 2,918.93 \$ 24,870.38 \$435,751.78 \$ 70,999.84

Net amount of uncollected

and deferred premiums. \$ 58,030.88 \$290,501.20 \$875,664.58 \$ 1,224,196.66

Other items, consideration for annuities and single premium policies

due and unpaid, \$140 711.39, less 5 per cent. for collection,

\$7,035 57; furniture, fixtures and safes, \$58,006.85; stationery

and printed matter. \$23,504.00; law library, \$6,674.45.....

221,861.12

Gross assets.....

\$ 41,040,745.49

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, safes, etc. \$ 88,185.30

Depreciation in ledger assets to bring same to market value; real

estate,..... 352,568.26

Total.....

\$ 440,753.56

Total admitted assets

\$ 40,599,991.93

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business

December 31st:

Net present value of all the outstanding policies in force on the

31st day of December, 1900, as computed by the company

according to the actuaries' table of mortality, with 4 per cent.

interest..... \$ 306,722.98

Same for reversionary additions..... 334.43

Same for annuities (including those in reduction of premiums).. 3,055.96

Special reserve..... 27,916.56

Total

\$ 338,029.93

Deduct net value of risks of this company reinsured in other sol-

vent companies..... 786.00

Net reserve.....

\$ 33,724,393.00

Present value of amounts not yet due on matured installment

policies (face, \$12,200).....

10,107.9

Death losses in process of adjustment or adjusted and not due... \$ 131,469.28

Death losses which have been reported and no proofs received... 79,682.00

Death losses and other policy claims resisted by the company,

not yet outlawed..... 21,693.25

Due and unpaid on annuity claims..... 244.72

Gross policy claims.....

\$ 233,089.25

Net policy claims

\$ 233,089.25

Unpaid dividends or other profits due policy-holders, including

those contingent on payment of outstanding and deferred

premiums.....

98,770.42

Salaries, rents, expenses, taxes, bills, accounts, bonuses, com-

missions, medical and legal fees, etc., due or accrued.....

36,383.61

Premiums paid in advance.....

77,870.32

Any other liability, viz: Unearned interest on policy loans.....

9,245.51

Liabilities on policy-holders' account

\$ 34,189,860.01

Gross divisible surplus.....	\$ 4,410,131.92	
Capital stock paid up.....	2,000,000.00—	6,410,131.92
Total.....		\$ 40,599,991.93

EXHIBIT OF ORDINARY AND INDUSTRIAL POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	3,401,461	\$ 480,292,266	23,115	\$ 16,465,632
New policies issued.....	1,431,388	211,522,116	11,386	10,935,199
Old policies revived.....	107,525	16,184,968	608	469,684
Old changed and increased.....		8,272,259		130,164
Totals.....	4,940,374	\$ 716,271,609	35,109	\$ 28,000,679
Deduct ceased:				
By death.....	57,818	6,055,461	205	103,170
By maturity.....			22	18,971
By expiry.....				
By surrender.....	30,103	6,680,192	746	558,891
By lapse.....	925,825	130,906,425	2,884	1,913,639
By change and decrease.....	1,108	213,581	10	22,171
By not being taken.....				
Total terminated.....	1,014,854	\$ 143,855,659	3,867	\$ 2,616,222
Outstanding end of year.....	3,925,520	572,415,950	31,242	25,384,457
Policies reinsured.....	731	1,312,984	51	47,500

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RET. PREM. AND REVER- SIONARY ADD'S.	TOTAL NUMBERS AND AMOUNTS.	
	No.	Amount.		No.	Amount.
At end of previous year.....	84,841	\$ 5,234,200	\$ 209,388	3,509,417	\$ 502,201,486
New policies issued.....	8,651	2,112,809	30,911	1,451,425	224,601,035
Old policies revived.....	4	3,500	7,468	108,137	16,665,622
Old changed and increased.....		10,790	41,474		8,454,687
Totals.....	93,496	\$ 7,361,299	\$ 289,241	5,068,979	\$ 751,922,822
Deduct ceased:					
By death.....	1,448	73,081	2,599	59,471	6,234,311
By maturity.....			83	22	19,054
By expiry.....	403	510,401		403	510,401
By surrender.....	3	5,624	6,045	30,852	7,350,152
By lapse.....	138	252,748	13,055	928,847	133,085,467
By change and decrease.....	1,311	354,339	2,143	2,429	592,234
By not being taken.....					
Total terminated.....	3,303	\$ 1,106,193	\$ 23,925	1,022,024	\$ 147,692,010
Outstanding end of year.....	90,193	6,165,106	265,316	4,046,955	604,220,809
Policies reinsured.....	4	80,000	100	82	1,440,534

State here the face value corresponding to the present value entered in item 5 ("by death") above, \$7,028,215.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), number of policies, 138,800, amount.....\$ 6,666,375.00

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer No

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums company makes no loans. On renewal premiums company loans on ordinary policies from 50 to 100 per cent of reserve, according to form of policy and years in force.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Not limited.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	11,003	\$ 1,764,785.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	10,206	1,526,650.00
Total	21,209	\$ 3,291,435.00
Deduct number and amount which have ceased to be in force during the year	6,975	1,028,444.00
Total number and amount of policies paid for and in force in said state December 31st last	14,234	\$ 2,262,991.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year	4	1,320.54
Amount of losses and claims on policies in said state incurred during the year	123	11,015.86
Total	127	\$ 12,336.40
Amount of losses and claims on policies in said state settled during the year, in cash	121	10,102.40

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$79,937.46; notes or credits, \$2,362; total, \$79,961.08.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SECURITY MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, W. G. PHELPS.

Secretary, CHAS. M. TURNER.

First Vice-President, H. J. GAYLORD

Second Vice-President, GEO. W. DUNN.

[Incorporated, November 6, 1886. Commenced business, January 3, 1887.]

Home office, Phelps' Building, Binghamton, N. Y.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$ 790,116.52
Extended at.....	\$ 790,116.52

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums.....	\$ 201,895.96	
Renewal premiums.....	571,642.85	
Dividends applied by policy-holders to pay running premiums.....	4,040.56	
Total premium income.....		\$ 777,579.37
Rents from company's property.....	\$ 608.00	
Interest on loans on mortgages of real estate....	16,090.32	
Interest on collateral loans, including premium notes, loans or liens.....	904.53	
Interest on bonds and dividends on stocks.....	9,386.13	
Interest on other debts due the company, and on deposits in banks.....	2,365.29	
Total rents and interest.....		\$ 29,354.27
On sales or maturity of securities.....		1,100.00
From other sources, viz.: Registration, \$1,653.00; interest revenue, \$205.52; exchange, \$94.61; premium notes, \$212.32; profit and loss ac- count, premium on bonds, \$10,582.00.....		12,747.45
Total income during the year.....		\$ 820,721.09
Sum of both amounts.....		\$ 1,610,837.61

IOWA INSURANCE REPORT.

169

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st.

For death claims.....	\$ 315,662.77	
Installment death claims.....	17,867.99	
Total	\$ 333,530.76	
Total net amount actually paid for losses and matured endowments.....	\$ 333,530.76	
Returned premiums	328.42	
Dividends paid policy-holders	4,040.56	
Surrender values paid	1,387.03	
(Total paid policy-holders, \$339,286.77).		
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$91,785.50; renewal poli- cies, \$48,818.58	140,604.08	
Salaries and allowances for agencies, including managers, agents and clerks	20,119.26	
Salaries and all other compensation (officers, \$13,345.70; home office employees, \$18,005.34)	31,351.04	
Medical examiners' fees, \$11,863.80; inspection of risks, \$4,846.89	16,710.69	
Renewal premiums, \$4,374.36; municipal and state licenses, \$1,510.51; interest revenue, \$4,699.90	10,584.77	
Taxes on real estate	194.61	
Insurance department fees and agents' licenses	3,543.66	
Repairs and expenses (other than taxes) on real estate	354.47	
Rent	14,448.42	
Advertising, \$5,873.78; printing and stationery, \$4,396.75; postage, \$3,182.20	13,452.73	
Legal expenses, \$1,104.05; for furniture, etc., \$1,474.08	2,578.13	
All other items, viz: Traveling, \$13,190.36; office expenses, \$8,775.36; exchange, \$49.77; collection, \$17,460.24; accu- mulated interest paid, \$634.65	40,110.38	
(Total miscellaneous expenses, \$294,052.24.)		
Total disbursements	\$ 633,339.01	
Balance	\$ 977,558.60	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 9,966.45	
Mortgage loans on real estate (Schedule B), first liens	292,975.00	
Loans secured by pledge of bonds, stocks or other collateral (per Schedule C)	19,858.72	
Loans made to policy-holders on this company's policies assigned as collateral	74,220.03	
Book value of bonds, excluding interest (Schedule D)	322,050.25	
Cash in company's office, \$4,460.79; deposited in bank, \$153,- 017.64	157,478.43	
Bills receivable, \$140.35; agents' debit balances, \$99,597.40	99,737.75	
Suspense	1,271.97	
Total net ledger assets, as per balance above.....	\$ 977,558.60	

NON-LEDGER ASSETS.

Interest due, \$536.00, and accrued, \$4,475.81 on mortgages	5,011.81
Interest due and accrued on bonds and stocks	2,742.50

Interest due and accrued on collateral loans.....	208.74	
Interest due and accrued on premium notes, loans or liens.....	2,071.20	
Total.....		\$ 10,034.25
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....		2,490.25
	New business	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 39,691.90	\$ 85,002.48
Gross deferred premiums on policies outstanding December 31st.....		24,897.77
Totals.....	\$ 39,691.90	\$ 109,900.25
Deduct cost of collection 70 per cent on "new," 5 per cent on "renewals".....	27,784.30	5,495.01
Net amount of uncollected and deferred premiums.....	\$ 11,907.60	\$ 104,405.24
Gross assets.....		\$ 1,106,395.91
Deduct assets not admitted:		
Suspense.....		\$ 1,271.97
Agents' debit balances, not secured by bonds.....		99,597.40
Bills receivable, unsecured.....		140.35
Total.....		\$ 101,009.72
Total admitted assets.....		\$ 1,005,386.22

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business,
December 31st.

Net present value of all the outstanding policies in force on the
31st day of December, 1900, as computed by the company
according to the actuaries table of mortality, with four cent
interest.....

\$ 187,053.00

Total.....\$ 187,053.00

Net reserve.....		\$ 187,053.00
Present value of amounts not yet due on matured installment pol- icies (face, \$53,815.44).....		47,191.34
Death losses in process of adjustment (all adjusted claims paid).\$	36,500.00	
Death losses which have been reported and no proof received...	3,000.00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	23,000.00	
Net policy claims.....		62,500.00
Salaries, rents, expenses, taxes, bills, accounts, bonuses, com- missions, medical and legal fees, etc., due or accrued.....		19,712.42
Loans on policies in excess of the net value of same.....		43,261.00
Liabilities on policy-holders' account.....		\$ 359,719.76
Gross divisible surplus.....		645,666.46
Total.....		\$ 1,005,386.22

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business, December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year	30	\$ 51,254	41	\$ 50,500
New policies issued	2	400	228	352,500
Old policies revived	50	98,500	10	13,500
Old changed and increased		25,917		
Transferred from term to whole life	466	828,030		
Totals	548	\$ 1,004,101	279	\$ 416,500
Deduct ceased:				
By death	3	12,000	2	3,000
By maturity				
By expiry				
By surrender				
By lapse	365	624,000	64	
By change and decrease		500		82,750
By not being taken				4,000
Transferred to whole life				
Total terminated	368	\$ 636,500	66	\$ 89,750
Outstanding end of year	180	\$ 367,601	213	\$ 326,750

EXHIBIT OF POLICIES—Continued

CLASSIFICATION.	ALL OTHER POLICIES.		Ret Prem. and Reversionary additions.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year	14,511	\$ 29,207,129		14,582	\$ 29,302,883
New policies issued	3,737	6,953,374		3,967	7,306,274
Old policies revived	246	631,052		306	743,052
Old changed and increased		500			26,417
Transferred from term to whole life				466	828,030
Totals	18,494	\$ 36,792,055		19,321	\$ 38,212,656
Deduct ceased:					
By death	152	344,980		157	359,980
By maturity					
By expiry					
By surrender					
By lapse	25	73,500		25	73,500
By change and decrease	2,915	5,708,995		3,344	6,415,745
By not being taken		53,500			58,000
Transferred to whole life	466	828,030		466	828,030
Total terminated	3,558	\$ 7,009,005		3,992	\$ 7,735,255
Outstanding end of year	14,936	\$ 29,783,050		15,329	\$ 30,477,401

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business, December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries four per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries four per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, any proportion. On renewal premiums, on one form of limited payment policy 25 per cent.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No stockholders.

Does any officer, director, or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company...	28	\$ 62,543.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	7	18,032.00
Total	35	\$ 80,575.00
Deduct number and amount which have ceased to be in force during the year.....	5	9,000.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	30	\$ 71,575.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$1,298.18.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SECURITY TRUST AND LIFE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ROBERT E. PATTISON

First Vice-President, JAMES N. STOUT.

Secretary, EDWIN S. BARTLETT.

Second Vice-President, BRUCE PRICE.

Third Vice-President and General Manager, GEO. B. LUEPER.

[Incorporated, May 25, 1871.

Commenced business, July 15, 1895.]

Home office, 1001 Chestnut street, Philadelphia, Pa.

Main office, St. James Building, Broadway and Twenty-sixth street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$ 500,000.00
Amount of capital paid up in cash.. ..	500,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 1,177,169.78
Increase of paid up capital during 1901.....	150,000.00
Extended at.....	\$ 1,327,169.78

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

First year's premiums	\$ 208,272.38	
Renewal premiums.....	464,342.47	
Premium note advances	8,354.72	
Total premium income	\$ 680,969.56	
Rents from company's property, including \$16,- 200 00 for company's use of own buildings.\$	134,772.39	
Interest on loans on mortgages of real estate.....	5,456.68	
Interest on collateral loans, including premium notes, loans or liens	6,235.35	
Interest on bonds and dividends on stocks	3,287.25	
Total rents and interest	\$ 149,751.67	
From other sources, viz: health insurance premiums.....	29,964.50	
Various profit and loss items	25.16	
Total income during the year.....	\$ 860,710.90	
Sum of both amounts	\$ 2,187,880.68	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

For death claims	\$ 274,037.64	
Deduct amount received from other companies for claims on policies of this company rein- sured.....	274,037.64	
Total net amount actually paid for losses and matured endowments	274,037.64	
Paid health claims.....	10,911.06	
Premium notes voided by lapse, less \$153.20 re- stored by revival.....	6,662.25	
Surrender values paid	3,618.65	
Premiums returned	406.17	
(Total paid policy-holders, \$295,035.77.)		
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$142,802.77; renewal poli- cies, \$29,569.17.....	172,371.94	
Salaries and allowances for agencies, including managers, agents and clerks.	4,023.80	
Salaries and all other compensation (officers, \$23,099.88; home office employees, \$11,424.55).....	34,524.43	
Medical examiners' fees, 10,849.01; inspection of risks, \$5,030.45	15,879.46	
Renewal premiums, \$8,683.35; on capital \$17.50; municipal licenses, \$676.38; internal revenue, \$3,009.21.....	14,118.94	
Taxes on real estate.....	35,755.45	
Insurance department fees and agents' licenses.	4,190.38	
Repairs and expenses (other than taxes) on real estate	41,022.15	
Rent (including \$16 200 for company's use of own buildings)....	21,022.79	
Advertising, \$4,928.19; printing and stationery, \$6,285 11; post- age, 1,164.76	12,378.06	
Legal expenses, \$5,616.18; for furniture, etc., \$3,296.45; expressage \$152.61 ..	9,065.24	
Losses on sales or maturity of securities.....	200.00	

All other items, viz: profit and loss	61.67	
Expense, \$8,291.45; traveling expenses, \$1,736.25; interest, \$99,350.89	109,378.59	
Health insurance expenses, \$1,343.25; health insurance com- missions \$14,982.25	16,325.50	
(Total miscellaneous expenses, \$490,318.40.)		
Total disbursements		\$ 785,354.17
Balance		1,402,526.51

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st.

Book value real estate (Schedule A), unincumbered.	\$ 952,500.00
Mortgage loans on real estate (Schedule B), first liens	100,800.00
Loans made to policy-holders on this and other company's policies assigned as collateral	17,127.55
Premium notes on policies in force	44,445.01
Book value bonds, excluding interest	90,025.84
Cash	176,149.26
Company's stock owned	18,500.00
Sundry accounts	5,496.63
Bills receivable, \$10,953.96; agents' debit balances, \$23,869.99; secured	34,823.95

Total	\$ 1,439,868.24
Deduct ledger liabilities :	
Borrowed money, \$36,000.00; all other, \$1,341.73	37,341.73

Total net ledger assets, as per balance above

\$ 1,402,526.51

NON-LEDGER ASSETS.

Interest due, \$209.00, and accrued, \$ 1,402.92, on mortgages...\$	1,611.92
Interests due and accrued on bonds and stocks	1,785.25
Interest due and accrued on collateral loans	124.19
Rents due and accrued on company's property or lease	4,767.08

Total

\$ 8,288.44

	Renewals.	New Business.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	\$ 10,214.25	\$ 38,379.65
Gross deferred premiums on policies outstanding December 31st	63,394.44	20,434.86
Totals	\$ 73,608.69	\$ 58,814.51
Deduct cost of collection 60 per cent. on "new;" 6 per cent on "renewals,"	4,416.52	35,288.71

Net amount of uncollected and deferred
premiums

\$ 69,192.17 \$ 23,525.80 \$ 92,717.97

Gross assets

\$ 1,503,532.02

Deduct assets not admitted:

Company's stock—owned,	\$ 18,500.00
Bills receivable, unsecured	2,780.00
Depreciation in ledger assets to bring same to market value: bonds and stocks, \$1,495.84; other sundry accounts, \$2,623.57	4,119.41

Total

\$ 25,399.41

Total admitted assets

\$ 1,478,132.61

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with three per cent interest		\$ 748,926.00	
Reserve on health policies.....		7,491.00	
Total		756,417.00	
Net reserve.....			\$ 756,417.00
Death losses in process of adjustment or adjusted and not due..		56,400.00	
Death losses which have been reported and no proofs received.		8,580.00	
Death losses and other policy claims resisted by the company, not yet outlawed.....		31,600.00	
Gross policy claims.....		\$ 96,580.00	
Net policy claims.....			\$ 96,580.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		\$ 96,580.00	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commis- sions, medical and legal fees. etc., due or accrued.....			4,483.61
Premiums paid in advance.....			1,260.90
Any other liability, viz.: Health claims in process of adjustment			1,319.26
Accrued interest.....			35,088.89
Liabilities on policy-holders' account.....			\$ 895,149.66
Gross divisible surplus.....		\$ 82,983.85	
Capital stock paid up.....		500,000.00—	582,983.85
Total.....			\$ 1,478,133.51

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it
stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All other Pol- icies.		Total numbers and amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
At end of previous year.	1,620	4,353,714	365	\$ 918,135	3,761	\$ 7,356,468	5,755	\$ 12,628,318
New policies issued.....	59	20,783	17	9,375	3,315	7,101,906	3,391	7,132,064
Old policies revived.....	29	62,872	6	14,000	6	17,100	41	93,972
Old changed and incr'sed	1,180	2,082,592	294	597,060	.....	.....	1,474	2,679,652
Totals	2,897	\$ 6,519,962	682	\$ 1,538,570	7,082	\$ 14,475,474	10,661	\$ 22,534,006
Deduct ceased—								
By death	68	208,683	26	68,500	11	29,434	105	306,617
By expiry .....	.....	.....	.....	.....	2	3,500	2	3,500
By surrender.....	68	197,472	21	59,000	11	37,600	100	294,072
By lapse....	677	1,372,444	140	280,708	173	316,491	990	1,969,643
By change and decr'se.	6	26,150	.....	.....	1,476	2,694,852	1,482	2,721,002
By not being taken.....	.....	.....	.....	.....	1,583	3,861,713	1,583	3,861,713
Total terminated..	819	\$ 1,804,749	187	\$ 418,208	3,256	\$ 6,943,500	4,262	\$ 9,156,547
Outstanding end of year.	2,078	4,715,213	495	1,130,362	3,826	7,531,884	6,399	13,377,459

Paid up insurance included in the final total of item 13 (including return premium and rever-
sionary additions); number of policies, 136; amount, \$50,463.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. Yes, for the paying in of \$150,000—additional capital.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 3 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 3 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. On first year's premiums, none. On renewal premiums, 20 per cent after the first year.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Interest earnings over and above 3 per cent and savings from expense loading.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	58	\$ 78,210.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	48	85,955.00
Total ..	106	\$ 164,165.00
Deduct number and amount which have ceased to be in force during the year.....	38	60,220.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	68	\$ 103,945.00
Amount of losses and claims on policies in said state incurred during the year.....	1	\$ 3,000.00
Total.....	1	\$ 3,000.00
Amount of losses and claims on policies in said state settled during the year, in cash.....	1	\$ 3,000.00

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$3,760.51; notes or credits, \$50.80; total, \$3,811.31.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of
THE TRAVELERS LIFE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAMES G. BATTERSON.

Vice-President, SYLVESTER C. DUNHAM.

Secretary, JOHN E. MORRIS.

[Incorporated. June 17, 1863. Commenced business, April 1, 1864.]

Home office, 56 Prospect street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for	\$ 1,000,000.00
Amount of capital paid-up in cash	1,000,000.00
Amount of net ledger assets, December 31st of previous year	\$ 26,036,193.03
Extended at	\$ 26,036,193.03

INCOME DURING YEAR.

As shown by the books at home office at close of business, December 31st.

Accident and health premiums, less \$5,971.18, reinsurance	\$ 3,455,092.56
First year's premiums (except items 3 and 5), and \$11,836.80 for first year's reinsurance....	\$17,829.10
Renewal premiums (except items 3 and 5), and \$99,077.97 for renewal insurance.....	2,779,925.21
Single premiums, without deduction for commissions or other expenses	585.63
Surrender values applied to pay running premiums, first year premiums, \$74.67; renewals, \$323.19 (see item 12, disbursements).....	397.86
Consideration for annuities (other than matured installment policies).....	20,570.10
Total premium income.....	\$ 6,774,400.46
Rents from company's property, including \$15.00 for company's use of own buildings...	109,040.99
Interest on loans on mortgages of real estate.....	322,873.64
Interest on collateral loans, including premium notes, loans or liens.....	160,043.48
Interest on bonds and dividends on stocks.....	683,909.46
Interest on other debts due the company, and on deposits in banks	61,487.84
Discount on claims paid in advance.....	1,672.47
Total rents and interest.....	\$ 1,339,027.88

Profit on sales of real estate, \$26,458.36; on sale or maturity of securities, \$22,367.43.....	48,825.79
From profit and loss.....	22,576.03
Total income during the year.....	\$ 8,184,830.15
Sum of both amounts.....	\$ 34,221,023.19

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Death and indemnity claims, accident department	\$ 1,378,256.64
For death claims.....	823,177.02
Matured endowments.....	362,481.87
Installment death claims.....	210,569.36
Total.....	\$ 2,774,484.89
Deduct amount received from other companies for claims on policies of this company reinsured.....	38,940.00
Total net amount actually paid for losses and matured endowments.....	\$ 2,735,544.89
Paid to annuitants.....	17,615.86
Surrender values paid, less \$3,993.52 received on surrender reinsurances.....	155,303.28
Surrender values applied to pay running premiums (see item 5, income)	397.86
(Total paid policy-holders, \$2,908,861.89.)	
Expense of claim adjustments: Accident, \$20,115.55; employers' liability, \$139,827.47; life, \$2,052.43.....	161,995.45
Paid stockholders for interest or dividends (amount declared during the year).....	150,000.00
Commissions and bonuses to agents (less commission received on reinsurance), new policies, accident, \$955,517.89; life, \$243,210.32; renewal policies, \$150,105.70; on annuities, \$640.23; on single premium policies, \$35.14.....	1,349,509.28
Salaries and allowances for agencies, including managers, agents and clerks.....	144,619.22
Salaries and all other compensation (officers, \$42,500; home office employees) \$157,555.06.....	200,055.06
Medical examiners' fees, \$76,629.36; inspection of risks, \$14,381.53	91,010.89
Taxes on new premiums, \$49,561.13; renewal premiums, \$29,844.85; on franchise, \$2,496.50; on reserves, \$3,899.48; municipal licenses, \$5,860.56; internal revenue, \$30,743.36...	122,405.88
Taxes on real estate	33,698.91
Insurance department fees and agents' licenses.....	10,867.23
Repairs and expenses (other than taxes) on real estate.....	132,898.06
Rent (including \$15,000 for company's use of own buildings)....	46,348.27
Advertising, \$73,112.13; printing and stationery, \$39,078.11; postage, \$19,465.24.....	131,655.48
Legal expenses, \$28,221.08; for furniture, etc., \$1,267.82.....	29,488.90
All other items, viz.: Traveling expenses, \$893.71; exchange, \$9,924.81; express charges, \$6,525.08; expense, \$17,695.07....	35,038.67
Total disbursements.....	\$ 5,548,453.19
Balance.....	\$ 28,672,570.00
(Total miscellaneous expenses, \$2,639,591.30.)	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business, December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 1,909,891.79	
Mortgage loans on real estate (Schedule B), first liens.....	5,950,339.28	
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	1,182,450.00	
Loans made to policy-holders on this company's policies assigned as collateral.....	1,586,652.20	
Book value bonds, excluding interest, \$11,578,884.97; stocks, \$4,672,175.66 (Schedule D).....	16,251,060.63	
Cash in company's office, \$3,611.73; deposited in bank, \$1,779,161.40.....	1,782,773.13	
Agents' debit balances.....	9,402.97	
Total net ledger assets, as per balance above.....		\$ 28,672,570.00

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 90,810.73	
Interest due and accrued on bonds and stocks.....	169,135.99	
Interest due and accrued on collateral loans	15,604.80—	275,551.52
Market value of real estate, over book value, as per Schedule A. Market value (not including interest in item 11.) of bonds and stocks over book value, as per Schedule D.....	1,185,343.62—	1,346,986.34
	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31, 1900.....	\$ 105,120.85	\$ 230,147.00
Gross deferred premiums on policies outstanding December 31, 1900.....	74,368.10	348,478.22
Totals.....	\$ 179,488.95	\$ 578,625.22
Deduct cost of collection, 45 per cent on "new;" 6 per cent on "renewals".....	80,770.03	34,717.51
Net amount of uncollected and deferred premiums.....	\$ 98,718.92	\$ 543,907.71— 642,626.63
Gross assets.....		\$ 30,937,734.49
Deduct assets not admitted:		
Agents' debit balances, not secured by bonds.....		9,402.97
Total admitted assets.....		\$ 30,928,331.52

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st:

Reserve for accident and health policies.....	\$ 1,626,086.74	
Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with 4 per cent interest.....	21,582,933.00	
Same for annuities (including those in reduction of premiums) ..	138,498.00	
Total.....	\$ 23,347,517.74	
Deduct net value of risks of this company reinsured in other solvent companies.....	486,856.00	
Net reserve.....		\$ 22,860,661.74
Present value of amounts not yet due on matured installment policies (face, \$1,431,792).....		1,045,536.00

Matured endowments due and unpaid.....	\$	4,047.00	
Death losses in process of adjustment or adjusted and not due..		116,276.15	
Death losses which have been reported and no proofs received..		149,682.30	
Death losses and other policy claims resisted by the company not yet outlawed.....		98,031.30	
Claims resisted for employers.....		623,734.29	
Gross policy claims.....	\$	991,771.04	
Deduct due from solvent companies for reinsurance.....		10,000.00	
Net policy claims			\$ 981,771.04
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commis- sions, medical and legal fees, etc., due or accrued.....			110,000.00
Premiums paid in advance.....			18,744.93
Any other liability, viz: Additional reserve on all outstanding life policies required by company's Standard-American ex- perience table, with 3½ per cent interest.....			1,118,491.00
Special reserve, liability department			250,000.00
Liabilities on policy-holders' account.....			26,385,204.71
Gross divisible surplus.....	\$	3,543,126.81	
Capital stock paid up.....		1,000,000.00	4,543,126.81
Total			\$30,928,331.52

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.	
	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force end of previous year	25,744	\$ 67,071,230	10,149	\$ 23,666,491	3,421	\$ 9,597,824
New policies issued.....	4,881	12,204,688	2,724	5,237,781	348	1,059,108
Old policies revived.....	43	149,989	8	9,500	2	1,000
Old policies increased.....		19,019		6,522		
Transfer.....	111	567,928	48	155,246	329	881,559
Totals	30,779	\$ 80,012,863	12,926	\$ 29,074,540	4,100	\$ 11,539,491
Deduct policies ceased to be in force:						
By death.....	387	1,069,106	94	282,897	26	61,581
By maturity.....			189	356,852		
By expiry.....					257	740,450
By surrender.....	189	423,737	101	187,359	94	265,005
By lapse.....	932	2,251,528	314	578,473	378	478,170
By change and decrease..	84	336,055	37	131,319	16	63,086
Not taken.....	599	1,786,351	419	773,179	55	196,250
Terminated.....	270	771,355	93	210,708	125	622,070
Total terminated.....	2,461	\$ 6,638,132	1,247	\$ 2,520,787	951	\$ 2,448,124
Net numbers and amounts in force at end of year..	28,318	73,374,731	11,679	26,553,753	3,149	9,091,367
Policies reinsured	210	\$ 2,382,763	47	431,785	56	607,446

IOWA INSURANCE REPORT.

181

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	Accident Policies.		Total Numbers and Amounts.	
	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year.....	85,619	\$ 368,203,177	39,311	\$ 100,334,554
New policies issued.....	164,509	634,122,551	7,953	18,501,577
Old policies revived.....			53	160,489
Old policies increased.....				25,541
Transfer.....			488	1,604,733
Total.....	250,128	\$1,002,325,728	47,805	\$ 120,626,894
Deduct policies ceased to be in force:				
By death.....	165	442,333	507	1,413,887
By maturity.....			189	356,852
By expiry.....	151,106	162,011,578	257	740,450
By surrender.....			384	896,101
By lapse.....			1,624	3,308,177
By change and decrease.....			137	531,063
Not taken.....			1,073	2,755,780
Transfer.....			488	1,604,733
Total terminated.....	151,271	\$ 612,453,911	4,659	11,607,043
Net Nos. and amounts in force at end of year.	98,857	389,871,817	43,146	109,019,851
Policies reinsured.....	165	\$ 1,439,000	353	\$ 3,512,434

State here the face value and present value on installment policies entered in item 5 ("By death") above, \$655,000 face, \$497,922 present value.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), No. of policies, 8723; amount, \$13,308,296.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes, except a few policies.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. No notes.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Strictly proprietary.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Not limited by charter.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING YEAR.

	Accident.		Life.	
	No.	Amount.	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company, except those "not taken" in life department..	2,188	\$ 7,114,415.00	214	\$561,244.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company, except outstanding life policies.....	3,470	12,990,550.00	56	140,384.00
Total.....	5,658	\$20,104,965.00	270	\$701,628.00

Deduct number and amount which have ceased to be in force during the year.....	3,576	12,593,363.00	35	65,650.00
Total number and amount of policies in force in said state December 31st, last.....	2,082	\$ 7,511,602.00	235	\$635,975.00
Amount of losses and claims on policies in said state incurred during the year	302	13,129.04	5	4,638.95
Total	302	\$ 13,129.04	5	\$4,638.95
Amount of losses and claims on policies in said state settled during the year in cash, life, \$3,488.95; accident, \$13,129.04.....	302	13,129.04	4	\$3,488.95
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses.				
Answer. Cash, accident, \$52,627.10; life, \$11,960; total, \$64,587.10.				

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNION CENTRAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN M. PATTISON

Vice-President, R. S. RUST.

Secretary, E. P. MARSHALL.

[Incorporated, 1867. Commenced business, 1867.]

Home office, 353 West Fourth street, Cincinnati.

CAPITAL STOCK.

Amount of capital paid-up in cash.....	\$ 100,000.00	
Amount of net ledger assets, December 31st of previous year		\$ 22,589,627.11
Extended at		\$ 22,589,627.11

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, and \$32,511.21, for first year's reinsurance...	\$ 926,475.68
Renewal premiums (except items 3 and 5), less interest included in deferred premiums and \$85,020.82 for renewal insurance.....	3,642,274.55
Dividends applied by policy-holders to pay running premiums, first year premium, renewals, \$94,805.16 (see item 9, disbursements) ..	94,805.16
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).....	35,750.79
Surrender values applied to pay running premiums, renewals (see item 12, disbursements).....	6,904.07

Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements)	93,133.59	
Consideration for annuities (other than matured installment policies)	43,435.85	
Total premium income		\$ 4,842,779.69
Rents from company's property, including \$5,000 for company's use of own buildings	30,552.81	
Interest on loans on mortgages of real estate	1,157,537.64	
Interest on collateral loans, including premium notes, loans or liens	68,046.02	
Interest on bonds and dividends on stocks	7,724.48	
Interest on other debts due the company, and on deposits in banks	177,692.97	
Total rents and interest		\$ 1,441,553.92
Profit on sales of real estate	4,935.25	
Total income during the year		\$ 6,289,268.86
Sum of both amounts		\$ 28,878,895.97

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31, 1900.

For death claims, \$959,811.13; additions, \$1,430.33	\$ 961,241.46	
Matured endowments, \$525,726.93; additions, \$3,639.95	529,366.88	
Installment death claims	2,000.00	
Total	\$ 1,492,608.34	
Deduct amount received from other companies for claims on policies of this company reinsured	8,000.00	
Total net amount actually paid for losses and matured endowments		\$ 1,484,608.34
Paid to annuitants	16,455.21	
Premium notes voided by lapse	156,096.59	
Dividends paid policy-holders	143,289.37	
Dividends applied by policy-holders to pay running premiums (see item 3, income)	94,805.16	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income)	35,750.79	
Surrender values paid	97,376.70	
Surrender values applied to pay running premiums (see item 5, income)	6,904.07	
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income)	93,133.59	
(Total paid policy-holders \$2,128,419.82)		
Paid stockholders for interest or dividends (amount declared during the year)	10,000.00	
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$470,842.60; renewal policies, \$235,776.83; on annuities, \$2,171.79	708,791.22	
United States internal revenue war tax	1,453.70	
Salaries and allowances for agencies, including managers, agents and clerks	55,094.90	
Salaries and all other compensation (officers \$42,492.51; home office employees, \$78,146.02)	120,638.53	
Medical examiners' fees	55,511.00	

Taxes on new premiums and renewal premiums, \$63,552.16; on reserves, \$983.33	64,535.49
Taxes on real estate, \$8,644.28; on other investments, \$1,411.45	10,055.73
Insurance department fees and agents' licenses	13,595.82
Repairs and expenses (other than taxes) on real estate	13,378.10
Rent (including \$5,000 for company's use of own buildings)	28,052.01
Advertising, \$5,799.16; printing and stationery, \$27,596.52; postage, \$7,600.67	40,996.35
Legal expenses, \$20,396.77; for furniture, etc., \$3,637.21	24,033.98
Losses by depreciation home office property	19,671.89
All other items, viz: Accounts charged to profit and loss	23,107.30
General expense, \$37,109.10; traveling expense, \$13,861.22, mortgage investment expense, \$209,215.08	260,185.40

(Total miscellaneous expenses, \$1,449,101.42).

Total disbursements	\$ 3,577,521.24
Balance	\$ 25,301,374.75

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Book value real estate (Schedule A), unincumbered	\$ 460,612.09
Mortgage loans on real estate (Schedule B), first liens, all other than first	20,538,620.16
Loans made to policy-holders on this company's policies assigned as collateral	2,466,240.49
Premium notes on policies in force, of which \$181,968.00 is for first year's premiums	1,046,693.98
Book value bonds, excluding interest and stocks	163,912.41
Cash in company's office, \$970.83; deposited in bank, \$425,297.51 ..	426,268.34
Bills receivable, \$29,559.59; agents' debit balances, \$177,433.74 ..	206,993.33
Total	\$ 25,309,340.80
Deduct ledger liabilities:	
Agents' credit balances	7,964.07

Total net ledger assets, as per balance above

\$ 25,301,374.75

NON-LEDGER ASSETS.

Interest due, \$56,919.97; and accrued, \$631,882.18 on mortgages ..	688,802.15	
Interest due, and accrued, on bonds and stocks	800.00	
Interest due and accrued on premium notes, loans or liens	29,302.21	
Interest due, \$6,333.76 and accrued, \$90,652.35; on other assets ..	96,986.11	
Rents due, \$5,619.64; and accrued, \$660.85; on company's property or lease	6,280.49	822,170.70
Market value (not including interest in item 11) of bonds and stocks over book value, as per Schedule D		13,887.59

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	\$ 172,968.85	\$ 165,543.21
Gross deferred premiums on policies outstanding December 31st	28,352.17	78,186.66
Totals	\$ 201,321.02	\$ 243,729.87
Deduct cost of collection 45 per cent on "new;"		
6 per cent on "renewals,"	90,594.46	14,623.79

Net amount of uncollected and deferred

premiums

\$ 110,726.56 \$ 229,106.08 \$ 339,832.04

Other items: Gross single premiums uncollected.....	9,571.12	
Deduct cost of collection, 5 per cent	478.56—	9,092.56
Gross assets.....		\$ 26,486,358.48
Deduct assets not admitted:		
Agents' debit balances, not secured by bonds.....	\$ 177,433.74	
Bills receivable, unsecured	29,559.59	
Commissions payable to agents on premium notes when paid...	131,389.53	
Depreciation in ledger assets to bring same to market value, real estate.....	46,061.20	
Total.....		\$ 384,444.06
Total admitted assets		\$ 26,101,914.42

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business,
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....	\$ 22,221,326.00	
Same for reversionary additions.....	137,853.00	
Same for annuities (including those in reduction of premiums) ..	178,142.00	
Total.....	\$ 22,537,321.00	
Deduct net value of risks of this company reinsured in other sol- vent companies.....	191,840.00	
Net reserve.....		\$ 22,345,481.00
Present value of amounts not yet due on matured installment policies (face, \$40,000).....		26,783.00
Matured endowments due and unpaid	\$ 1,600.00	
Death losses in process of adjustment or adjusted and not due..	8,614.00	
Death losses which have been reported and no proofs received..	120 072.00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	59,948 00	
Gross policy claims.....	\$ 190,234.00	
Deduct due from solvent companies for reinsurance.....	60,000.00	
Net policy claims.....		\$ 130,234.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		11,109.51
Premiums paid in advance.....		101,956 78
Liabilities on policy-holders' account.....		\$ 22,615,564.29
Gross divisible surplus.....	\$ 3,386,350.13	
Capital stock paid up.....	100,000.00	3,486,350 13
Total.....		\$ 26,101,914.42

IOWA INSURANCE REPORT.

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No.	Amount.	No.	Amount.
At end of previous year.....	66,717	\$ 121,691,927	5,543	\$ 9,498,929
New policies issued.....	14,016	27,593,346	1,360	2,482,560
Old policies revived.....	322	646,150	25	76,195
Additions by dividends.....				
Totals.....	81,055	\$ 149,931,423	6,928	\$ 12,057,714
Deduct policies ceased to be in force:				
Reversionary additions canceled.....				
By death.....	505	\$ 910,297	48	\$ 65,474
By maturity.....	124	255,000	277	387,665
By expiry.....				
By surrender.....	407	978,326	40	127,466
By lapse.....	4,009	8,202,471	262	440,200
By change and decrease.....	212	1,141,213	20	117,685
By not being taken.....	2,310	5,718,721	305	660,066
Total terminated.....	8,167	\$ 17,206,028	952	\$ 1,798,556
Outstanding end of year.....	72,888	\$ 132,725,395	5,976	\$ 10,259,158
Policies re-insured.....	194	2,434,257	9	176,500

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	All Other Policies.		Reversionary Additions.	Total Nos. and Amts.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	1,808	\$ 4,787,900	\$ 178,699	74,068	\$ 136,157,485
New policies issued.....	788	2,226,250		16,164	32,302,156
Old policies revived.....	6	7,500		353	729,845
Additions by dividends.....			57,470		57,470
Totals.....	2,602	\$ 7,021,650	\$ 236,169	90,585	\$ 169,246,956
Deduct policies ceased:					
Reversionary additi'ns cancel'd.....			\$ 15,785		\$ 15,785
By death.....	9	\$ 9,500		562	985,271
By maturity.....				401	642,665
By expiry.....	133	247,250		133	247,250
By surrender.....	8	43,200		455	1,148,992
By lapse.....	226	603,400		5,097	9,216,071
By change and decrease.....	26	128,500		258	1,397,368
By not being taken.....	147	374,000		2,762	6,752,787
Total terminated.....	549	\$ 1,405,850	\$ 15,785	9,668	\$ 20,426,219
Outstanding end of year.....	2,053	\$ 5,615,800	\$ 220,384	80,917	\$ 148,820,737
Policies re-insured.....	251	2,411,400		454	5,422,157

State here the face value corresponding to the present value entered in item 5 ("By death") above, \$40,000 face; \$26,783 present value.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions). number of policies 14,509, amount \$18,157,588.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business, December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the acturaries four per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries four per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. On first year's premiums, all premiums payable in cash, but custom is to accept short time notes in settlement. On renewal premiums, of either first year or renewal premiums.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual with capital stock.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Only profits on stock policies in addition to interest on capital.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	1,307	\$1,902,291.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	340	510,835.00
Total	1,647	\$2,413,126.00
Deduct number and amount which have ceased to be in force during the year	175	262,755.00
Total number and amount of policies paid for and in force in said state December 31st, last	1,472	\$2,150,371.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	2	3,044.00
Amount of losses and claims on policies in said state incurred during the year	8	8,883.00
Total	10	\$ 11,927.00
Amount of losses and claims on policies in said state settled during the year in cash	8	6,927.00

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$67,767.14.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

UNION MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Maine, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRED E. RICHARDS.

Vice-President, ARTHUR L. BATES.

Secretary, J. FRANK LANG.

[Incorporated, July 17, 1848. Commenced business, October 1, 1849.]

Home office, 396 Congress street, Portland, Me.

CAPITAL STOCK.

(Mutual.)

Amount of net ledger assets, December 31st of previous year....	\$ 7,528,779.82
Extended at.....	\$ 7,528,779.82

INCOME DURING YEAR.

As shown by the books at home office at close of business, December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums and \$628.90 for first year's reinsurance ..	\$ 299,874.12
Renewal premiums (except items 3 and 5), less interest included in deferred premiums and \$1,068.60 for renewal insurance.....	1,213,346.36
Dividends applied by policy-holders to pay running premiums first year premium, renewals (see item 9, disbursements).....	16,585.01
Dividends applied by policy-holders to purchase paid-up additions and annuities, (see item 10, disbursements).....	24,675.41
Surrender values applied to pay running premiums, renewals (see item 12, disbursements)	6,928.58
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements).....	13,766.77
Total premium income.....	\$ 1,575,176.25
Rents from company's property, including \$5,000 for company's use of own buildings.....	\$ 21,273.58
Interest on loans on mortgages of real estate.....	69,630.89
Interest on collateral loans, including premium notes, loans or liens.....	43,060.05
Interest on bonds and dividends on stocks.....	170,116.96
Interest on other debts due the company, and on deposits in banks.....	5,649.89
Discount on claims paid in advance, \$1,337.41; interest on deferred premiums, \$214.49	1,551.90
Total rents and interest.....	\$ 311,283.27
Profit on sale or maturity of securities	68,391.98
From other sources, viz (profit and loss account must be itemized): Collateral loan which had been charged to profit and loss.....	5,030.51
Total income during the year.....	\$ 1,959,882.01
Sum of both amounts.....	\$ 9,488,661.83

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$605,678.19; additions, \$7,767.81..	\$ 613,446.00
Matured and discounted endowments, \$121,524.13; additions, \$9,273.24.....	130,797.37

Installment death claims..... 2,820.00

Total.....\$ 747,063.37

Total net amount actually paid for losses
and matured and discounted endow-
ments.....

\$ 747,063.37

Paid to annuitants..... 1,311.34

Premium notes restored by revival, short time notes 14,535.70

Collateral loan on policy notes voided by lapse 809.50

Dividends paid policy-holders 13,683.05

Dividends applied by policy-holders to pay running premiums
(see item 3, income)..... 16,585.01

Dividends applied by policy-holders to purchase paid-up addi-
tions and annuities (see item 4, income)..... 24,675.41

Surrender values paid..... 67,782.41

Surrender values applied to pay running premiums (see item 5,
income) .. 6,928.58

Surrender values applied to purchase paid-up insurance and an-
nuities (see item 6, income)..... 13,766.77

(Total paid policy-holders, \$907,141.14.)

Commissions and bonuses to agents (less commission received
on reinsurances), new policies, \$185,915.49; renewal policies,
\$79,598.37 265,513.86

Commuting renewal commissions 1,462.58

Salaries and allowances for agencies, including managers, agents
and clerks..... 118,863.86

Salaries and all other compensation, officers, \$28,000; home
office employees, \$40,154.11 68,154.11

Medical examiners' fees..... 34,563.25

Taxes on new premiums, \$4,754.78; renewal premiums, \$15,-
629.62; on reserves, \$2,527.55; municipal licenses, \$3,173.17. 26,085.12

Taxes on real estate.... 10,397.26

Insurance department fees and agents' licenses..... 6,738.34

Repairs and expenses (other than taxes) on real estate.... 7,149.47

Rent (including \$5,000 for company's use of own buildings)..... 29,656.12

Advertising, \$7,436.11; printing and stationery, \$17,723.95; postage,
\$6,229.20 31,389.26

Legal expenses, \$7,262.59; for furniture, etc., \$2,150.90 9,413.49

All other items, viz: Miscellaneous expense, \$11,262.04; travel-
ing expenses, \$1,207.98; revenue account, \$6,691.71 19,161.73

(Total miscellaneous expenses, \$619,548.45.)

Total disbursements..... \$ 1,526,689.59

Balance..... \$ 7,961,972.24

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st.

Book value real estate (Schedule A), unincumbered..... \$ 1,184,741.98

Mortgage loans on real estate (Schedule B), first liens 1,272,791.43

Loans secured by pledge of bonds, stocks or other collateral,
per schedule C 633,671.94

Loans made to policy-holders on this company's policies assigned
as collateral..... 18,519.96

Premium notes on policies including \$52,082.43 short time notes
taken in settlement of premiums in force.... 179,633.43

Book value bonds, excluding interest..... 4,589,282.78

Cash in company's office, \$592.74; deposited in bank, \$47,760.39.. 48,353.13

Bills receivable, \$13,550.99; agents' debit balances, \$20,576.83 (net) 34,127.82

Cash in transit December 31, 1900 (since received).....	849.77
Total.....	\$ 7,961,972.24
Total net ledger assets, as per balance above.....	\$ 7,961,972.24

NON-LEDGER ASSETS.

Interest due, \$6,919.07 and accrued, \$22,251.42 on mortgages....	\$ 29,170.49	
Interest due and accrued on bonds and stocks.....	27,660.86	
Interest due, \$1,852.05 and accrued, \$2,631.56 on collateral loans.....	4,483.61	
Interest due, \$2,766.91 and accrued, \$2,569.00 on premium notes, loans or liens.....	5,335.91	
Interest due, \$461.09 and accrued, \$646.69 on other assets.....	1,107.78	
Rents due and accrued on company's property or lease.....	475.90—\$	68,234.55
Market value (not including interest in item 11), of bonds and stocks over book value, as per Schedule D.....		203,660.00

	New business.	Renewals.	
Gross premiums unreported on policies outstanding December 31st.....	\$ 86,944.34	\$ 87,948.70	
Gross deferred premiums on policies outstanding December 31st.....	40,794.85	93,770.89	
Totals.....	\$ 127,739.19	\$ 181,719.59	
Deduct cost of collection, 20 per cent on "new;"			
20 per cent on "renewals".....	25,547.84	36,343.92	
Net amount of uncollected and deferred premiums.....	\$ 102,191.35	\$ 145,375.67—\$	247,567.02
Other items: Forborne premiums to be deducted in settlement of policy claims included in liabilities, page 3.....			604.19

Gross assets.....		\$ 8,482,038.00
Deduct assets not admitted:		
Agents' debit balances, not secured by bonds.....	\$ 4,422.02	
Bills receivable, unsecured, interest.....	14,012.08	
Premiums more than three months past due after period of grace, item 18.....	5,363.10	
Total.....		\$ 23,797.20
Total admitted assets.....		\$ 8,458,240.80

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....	\$ 7,579,391.00
Same for reversionary additions.....	183,860.00
Same for annuities (including those in reduction of premiums).....	6,377.00
Total.....	\$ 7,769,628.00
Deduct net values of risks of this company reinsured in other solvent companies.....	3,458.00
Net reserve.....	\$ 7,766,170.00
Present value of amounts not yet due on matured installment policies (face, \$32,497.27).....	24,952.00

Matured endowments due and unpaid.....	\$ 12,719.49
Death losses in process of adjustment or adjusted and not due..	42,227.84
Death losses which have been reported and no proofs received..	43,780.09
Gross policy claims	\$ 98,727.42
Net policy claims	\$ 98,727.42
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums	4,072.51
Premiums paid in advance.....	1,038.83
Any other liability, viz: Unpaid bills, \$1,000.00; Contingent reserve, \$37.00.....	1,037.00
Liabilities on policy-holders' account.....	\$ 7,895,997.76
Gross divisible surplus.....	586,040.24
Total.....	\$ 8,482,038.00

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No.	Amount.	No.	Amount.
At end of previous year.....	19,772	\$29,251,434.00	7,017	\$ 10,982,505.00
New policies issued.....	5,895	8,128,959.00	1,868	2,366,508.00
Old policies revived.....	48	67,000.00	9	9,500.00
Old policies changed and increased.....	23	39,500.00	52	30,770.25
Totals.....	25,688	\$37,486,893.00	8,946	\$ 13,389,283.25
Add policies transferred to Me. and Mass. N. F. law extensions.....				
Totals.....	25,688	\$37,486,893.00	8,946	\$ 13,389,283.25
Deduct policies ceased:				
By death.....	233	376,590.00	73	162,120.00
By maturity and discount.....			112	122,337.07
By expiry.....				
By surrender.....	181	296,040.00	101	163,590.00
By lapse.....	1,956	2,454,944.00	392	443,777.00
By change and decrease.....	16	81,272.00	22	52,601.18
By not being taken.....	740	1,300,658.00	286	404,750.00
Totals.....	3,126	\$ 4,509,504.00	986	\$ 1,349,175.25
By policies transferred to Me. and Mass. N. F. law extensions.....	293	\$ 419,432.00	72	119,767.00
Total terminated.....	3,419	\$ 4,928,936.00	1,058	\$ 1,468,942.25
Outstanding end of year.....	22,269	32,557,957.00	7,888	11,920,341.00
Policies re-insured.....	1	5,000.00		

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	All other Policies.		Return pre- miums and revisionary additions.	Total Nos. and Amts.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	3,051	\$ 5,221,700.00	\$ 599,180.85	29,790	\$ 46,054,819.85
New policies issued.....	194	449,750.00	.....	7,957	10,945,217.00
Old policies revived.....	4	7,000.00	215.31	61	83,715.31
Old pols. changed and increas'd	2	2,000.00	99,609.04	77	162,479.29
Totals.....	3,251	\$ 5,680,450.00	\$ 699,005.20	37,885	\$ 57,246,631.45
Add pol's transf'd to Me. and Mass. N. F. law extensions ..	384	570,199.00	.....	384	570,199.00
Totals.....	3,635	\$ 6,250,649.00	699,005.20	38,269	\$ 57,816,830.45
Deduct policies ceased:					
By death.....	26	54,000.00	7,741.54	332	600,451.54
By maturity and discount.....	.....	.....	9,711.84	112	132,045.01
By expiry.....	450	816,372.00	.....	450	816,372.00
By surrender.....	5	10,000.00	11,268.23	287	480,868.23
By lapse.....	100	177,500.00	287.15	2,448	3,076,508.15
By change and decrease.....	39	59,500.00	17,718.67	77	211,091.45
By not being taken.....	14	32,000.00	.....	1,040	1,737,408.00
Totals.....	634	\$ 1,149,372.00	\$ 46,727.43	4,746	\$ 7,054,779.68
By policies transf'd to Me. and Mass. N. F. law extensions ..	19	31,000.00	.....	384	570,199.00
Total terminated.....	653	\$ 1,180,372.00	\$ 46,727.43	5,130	\$ 7,624,977.68
Outstanding end of year.....	2,982	5,070,277.00	643,277.77	33,139	50,191,852.77
Policies re-insured.....	15	110,000.00	.....	16	115,000.00

State here the face value corresponding to the present value, entered in item 5

("by death") above, \$6,927.27

Paid-up insurance included in the final total of item 13 (including return premium and revisionary additions), No. of policies, 2,237; amount, \$1,903,138.43.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premiums on all policies according to the actuaries 4 per cent table?

Answer. Yes; except for those policies included in contingent reserve in question 14 of liabilities.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, nothing. On renewal premiums, usually about forty per cent on business secured prior to January, 1877.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan.

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No stockholders.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE YEAR.

Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....

251 \$ 399. 321 05

IOWA INSURANCE REPORT.

198

Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	50	76,516.84
Total.....	307	\$ 475,838.79
Deduct number and amount which have ceased to be in force during the year.....	33	55,946.24
Total number and amount of policies paid for and in force in said state December 31st last	214	\$ 419,892.55
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	1	1,000.00
Amount of losses and claims on policies in said state incurred during the year.....	2	3,500.00
Total.....	3	\$ 4,500.00
Amount of losses and claims on policies in said state settled during the year in cash.....	1	2,500.00

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses.

Answer. Cash. \$14,132.51; notes or credits, \$128.00; Total, \$14,260.51.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF
NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. H. BURFORD.

First Vice-President, GEO. G. WILLIAMS.

Secretary, A. WHEELWRIGHT.

Second Vice-President, C. P. FRALEIGH.

[Incorporated, February 1850. Commenced business, March, 1850.]

Home office, 273, 275 and 277 Broadway, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$440,000; subscribed for.....	\$ 440,000.00	
Amount of capital paid up in cash.....	440,000.00	
Amount of net ledger assets, December 31st of previous year.....		\$ 7,522,734.60
Extended at.....		\$ 7,522,734.60

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, \$9.04 and \$1,218.47 for first year's reinsurance \$ 182,937.45

Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$5,-786.19 and \$7,698.02 for renewal insurance ...	995,611.02	
Dividends applied by policy-holders to pay running premiums, first year premium, \$2,052.05; renewals, \$5,953.84 (see item 9, disbursements).....	8,005.89	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)....	2,944.00	
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements).....	31,615.08	
Consideration for annuities (other than matured installment policies)	110,636.00	
Total premium income		\$ 1,331,749.44
Rents from company's property	\$ 34,847.59	
Interest on loans on mortgages of real estate ...	250,002.47	
Interest on collateral loans, including premium notes, loans or liens	25,623.35	
Interest on bonds and dividends on stocks.....	71,135.39	
Interest on other debts due the company, and on deposits in banks.....	1,644.22	
Interest on deferred premiums.....	5,795.23	
Total rents and interest.....		\$ 389,048.25
Profit on sale or maturity of securities.....		6,919.22
From other sources, viz: Profit and loss (sale of safes)		215.79
Total income during the year.....		\$ 1,727,931.70
Sum of both amounts.....		\$ 9,250,667.30

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business, December 31st.

For death claims, \$507,499.08; additions, \$5,429.37.	\$ 512,928.45	
Matured endowments, \$69,097; additions, \$761....	69,858.00	
Installment death claims.....	24,588.34	
Total.....	\$ 607,374.79	
Deduct amount received from other companies for claims on policies of this company reinsured.....	5,000.00	
Total net amount actually paid for losses and matured endowments		\$ 602,374.79
Paid annuitants.....	17,922.07	
Premium notes voided by lapse, less \$1,890.03 restored by revival	10,931.93	
Dividends paid policy-holders, less \$2,220 received for dividends on reinsurances	77,794.43	
Dividends applied by policy-holders to pay running premiums (see item 3, income).....	8,005.89	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).....	2,944.00	

Surrender values paid.....	122,213.63
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income)....	31,615.08
(Total paid policy holders, \$873,801.82.)	
Paid stockholders for interest.....	30,800.00
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$106,485.95; renewal policies, \$72,515.55; on annuities, \$5,653.17.....	184,654.67
Salaries and allowances for agencies, including managers, agents and clerks.....	94,312.47
Salaries and all other compensation, officers, \$36,700.00; home office employees, \$30,693.33.....	67,393.33
Medical examiners' fees.....	20,701.13
Taxes on new premiums, \$2,591.27; renewal premiums, \$7,820.24; on reserves, \$1,418.56; municipal licenses, \$1,154.86; internal revenue, \$3,245.06.....	16,229.99
Taxes on real estate.....	8,798.58
Insurance department fees and agents' licenses.....	3,297.58
Repairs and expenses (other than taxes) on real estate.....	11,581.53
Rent	33,395.62
Advertising, \$17,876.07; printing and stationery, \$4,939.77; postage, etc., \$7,842.27.....	30,658.11
Legal expenses, \$16,554.87; for furniture, etc., \$20,857.98.....	37,412.85
Losses on sale or maturity of securities,	2,952.55
All other items, viz.: Directors fees, \$5,270.00; traveling expenses, \$542.02; profit and loss (ledger balance), \$912.58....	6,724.60
(Total miscellaneous expenses, \$548,913.01.)	
Total disbursements.....	\$ 1,422,714.83
Balance.....	\$ 7,827,952.47

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business, December 31st.

Book value real estate (Schedule A), unincumbered	\$ 599,016.08
Mortgage loans on real estate (Schedule B), first liens.	4,959,430.00
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	9,145.58
Loans made to policy-holders on this company's policies assigned as collateral.....	424,873.80
Premium notes on policies in force, of which \$12,691.00 is for first year's premiums	132,888.73
Book value bonds, excluding interest, \$1,362,866.40; stocks, \$60,359.37 (Schedule D).....	1,423,225.77
Cash in company's office, \$1,426.53; deposited in bank, \$265,172.52	266,599.05
Bills receivable, \$3,610.00; agents' debit balances, \$9,163.46 (secured)....	12,773.46
Total.....	\$ 7,827,952.47
Total net ledger assets, as per balance above.....	\$ 7,827,952.47

NON-LEDGER ASSETS.

Interest due, \$5,581.93, and accrued, \$46,574.25 on mortgages....	\$ 52,156.18
Interest due and accrued on bonds and stocks.....	18,195.04

Interest due and accrued on collateral loans.....		190.06	
Interest due, \$3,713.31, and accrued, \$16,099.32, on premium notes, loans or liens.....		19,812.63	
Interest due and accrued on other assets.....		296.31—\$	90,650.22
Market value of real estate, over book value, as per Schedule A.....		53,583.92	
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....		220,273.82—\$	273,857.74
	New business	Renewals	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	\$ 61,930.58	\$ 99,401.19	
Gross deferred premiums on policies outstanding December 31st.....	113.02	59,904.66	
Totals.....	\$ 62,043.60	\$ 159,305.85	
Deduct cost of collection, 50 per cent on "new" and 6 per cent on renewals,"	31,021.80	9,176.53	
Net amount of uncollected and deferred premiums.....	\$ 31,021.80	\$ 150,129.32—\$	151,151.12
Gross assets			\$ 8,373,611.55
The renewal column includes \$6,363.60 of premiums which is free of all cost of collection.			

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries' table of mortality, with four per cent interest	\$ 7,306,428.00	
Same for reversionary additions	112,132.00	
Same for annuities (including those in reduction of premiums)	244,303.00	
Total.....	\$ 7,662,863.00	
Deduct net value of risks of this company re-insured in other solvent companies.....	51,928.00	
Net reserve		\$ 7,610,935.00
Present value of amounts not yet due on matured installment policies (face, \$45,000)		30,165.00
Matured endowments due and unpaid	1,427.00	
Death losses in process of adjustment or adjusted and not due..	23,393.33	
Death losses which have been reported and no proofs received..	54,735.00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	5,000.00	
Net policy claims.....		\$ 84,555.33
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		5,822.20
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....		1,654.21
Premiums paid in advance.....		6,438.41
Surrender values claimable on policies canceled whose reserves are not included in item 1.....		1,272.00
Any other liability, viz.: cost of collection of part premium notes.....		8,985.40
Liabilities on policy-holders' account.....		\$ 7,749,881.61
Gross divisible surplus.....	\$ 183,729.94	
Capital stock paid up.....	440,000.00	623,729.94
Total.....		\$ 8,373,611.55

IOWA INSURANCE REPORT.

197

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
An end of previous year.....	11,934	\$ 23,435,498	1,947	\$ 3,749,965
New policies issued.....	2,340	4,772,245	620	982,990
Old policies revived.....	45	81,000	6	20,000
Old changed and increased.....	25	59,500	11	22,000
Totals	14,344	\$ 28,348,243	2,584	\$ 4,774,955
Deduct ceased:				
By death.....	230	411,810	20	24,435
By maturity.....			40	64,860
By expiry.....				
By surrender.....	169	411,500	23	58,270
By lapse.....	828	1,609,400	131	292,700
By change and decrease.....	12	87,500	8	40,500
By not being taken.....	392	818,500	116	191,000
Total terminated	1,631	\$ 3,428,710	338	\$ 671,765
(b) Outstanding end of year.....	12,713	24,919,533	2,246	4,103,190
Policies reinsured.....				

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RET'N'P'MS AND REVERSIONARY ADDITIONS.	TOTAL NUMBERS AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	4,379	\$ 11,995,263	\$ 175,201	18,260	\$ 39,355,927
New policies issued.....	490	1,379,409		3,450	7,134,644
Old policies revived.....	43	135,500		94	236,508
Old changed and increased.....	5	20,500		41	102,000
Totals	4,917	\$ 13,530,672	\$ 175,201	21,845	\$ 46,829,071
Deduct ceased:					
By death.....	36	137,500	5,429	286	579,174
By maturity.....			761	40	65,621
By expiry.....	348	915,800		348	915,800
By surrender.....	13	75,000	2,668	205	547,438
By lapse.....	419	1,194,000	2,241	1,375	3,188,341
By change and decrease.....	18	51,500		38	179,500
By not being taken.....	69	167,075		577	1,170,575
Total terminated	903	\$ 2,510,375	\$ 11,099	2,872	\$ 6,652,449
(b) Outstanding end of year.....	4,014	10,989,797	164,102	18,973	40,176,622
Policies reinsured.....				37	282,875

(b) Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), number of policies, 3,286; amount, \$4,301,932.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent table?

Answer. Yes

Is any surrender value promised in excess of the actuaries' four per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. No contract stipulation; at option of company only.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual; all profits belong to policy-holders.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No profit; stockholders may receive interest not to exceed 7 per cent per annum.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	449	\$ 8,408.20
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company..	69	159.950
Total	518	\$ 1,000,770
Deduct number and amount which have ceased to be in force during the year	127	261.855
Total number and amount of policies paid for and in force in said state December 31st, last.....	391	\$ 738.915
	No.	Amount.
Amount of losses and claims of policies in said state incurred during the year.....	2	6,120
Amount of losses and claims on policies in said state settled during the year, in cash, \$6,120.....	2	6,120
What amount of premiums was collected or secured during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$21,249.86.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

WASHINGTON LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. A. BREWER, JR.

Secretary, GRAHAM H. BREWER.

First Vice-President, E. S. FRENCH.

Second Vice-President, CYRUS MUNN.

[Incorporated, January, 1860.

Commenced business, February 2, 1860.]

Home office, 141 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$125,000.00;	
subscribed for	\$ 125,000.00
Amount of capital paid-up in cash.....	125,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 15,186,653.08
Extended at	\$ 15,186,653.08

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums.....	\$ 478,858.48	
Renewal premiums.....	1,663,119.05	
Dividends applied by policy-holders to pay running premiums, first year premium, renewals (see item 9, disbursements).....	75,674.37	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).....	126,457.00	
Surrender value applied to purchase paid-up insurance and annuities (see item 13, disbursements).....	84,079.77	
Consideration for annuities (other than matured installment policies).....	60,628.78	
Total premium income.....		\$ 2,488,817.45
Rents from company's property, including \$53,900.00 for company's use of own buildings....	277,836.12	
Interest on loans on mortgages of real estate	385,500.12	
Interest on collateral loans, including premium notes, loans or liens.....	67,362.11	
Interest on bonds and dividends on stocks	28,053.54	
Interest on other debts due the company, and on deposits in banks.....	4,143.95	
Discounts on claims paid in advance.....	6,921.62	
Total rents and interest.....		\$ 769,817.46
Profit on sale or maturity of securities.....	1,860.83	
Total income during the year.....		\$ 3,260,495.74
Sum of both amounts.....		\$18,447,148.82

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$915,114; additions, \$26,618.84;	\$ 941,732.84	
Matured endowments, \$519,882; additions, \$34,256.28.....	554,138.28	
Total.....		\$ 1,495,871.12
Total net amount actually paid for losses and matured endowments.....		\$ 1,495,871.12
Paid to annuitants	27,925.43	
Return premiums.....	3,388.87	
Dividends applied by policy-holders to pay running premiums (see item 3, income) ..	75,674.37	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).....	126,457.00	
Surrender values paid.....	100,320.41	
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income).....	84,079.77	
(Total paid policy-holders, \$1,913,716.97.)		
Paid stockholders for interest or dividends (amount declared during the year).....	8,750.00	

Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$261,466.71; renewal policies, \$103,485.41; on annuities, \$2,934.52.....	367,886.64
Commuting renewal commissions	54,310.52
Salaries and allowances for agencies, including managers, agents and clerks.....	141,551.81
Salaries and all other compensation.....	115,723.13
Medical examiners' fees, \$40,624.93; inspection of risks, \$26,764.91.....	67,389.84
Taxes on premiums, \$17,765.34; on franchise, \$85.00; on reserves, \$2,696.90; municipal licenses, \$7,660.80; internal revenue, \$11,214.71	39,422.75
Taxes on real estate.....	38,941.58
Insurance department fees and agents' licenses.....	2,593.87
Repairs and expenses (other than taxes) on real estate.....	50,888.66
Rent, including \$53,900 for company's use of own buildings.	76,965.90
Advertising, \$6,877.76; printing and stationery, \$12,164.36; postage and exchange, \$13,160.26	32,202.38
All other items, viz: Interest, 5,174.54; office expenses, \$19,512.85; profit and loss, \$315.97.	24,703.36
Total disbursements.....	\$ 2,935,047.41
Balance	\$15,512,101.41
(Total miscellaneous expenses, \$1,021,330.44.)	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 5,471,170.72
Mortgage loans on real estate (Schedule B), first liens.....	7,688,200.00
Loans made to policy-holders on this company's policies assigned as collateral.....	1,142,154.60
Book value bonds, excluding interest.....	683,013.08
Cash in company's office, \$51,954.99; deposited in bank, \$441,667	493,621.99
Agents' debit balances.....	25,055.00
Office furniture.....	8,886.02
Total.....	\$15,512,101.41
Total net ledger assets, as per balance above.....	\$15,512,101.41

NON-LEDGER ASSETS.

Interest due, \$15,000.00, and accrued, \$73,960.44, on mortgages,	\$ 88,960.44	
Interest due and accrued on bonds and stocks	3,195.84	
Interest due, \$7,801.69 and accrued, \$16,076.70 on collateral loans	23,878.39	
Interest due and accrued on other assets.....	8,298.67	
Rents due, \$862.00, and accrued, \$10,262.50, on company's property or lease.....	11,124.50	135,457.84
Market value of real estate, over book value, as per Schedule A.....	241,079.28	
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....		241,079.28
New business. Renewals.		
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 91,959.63	\$ 66,056.03
Gross deferred premiums on policies outstanding December 31st.....	49,409.62	176,763.73
Totals	\$ 141,369.25	\$ 242,819.76

Deduct cost of collection, 54.6 per cent on "new;"		
6 per cent on "renewals".....	77,187.61	14,569.19
Net amount of uncollected and deferred premiums.....	\$ 64,181.64	\$ 228,250.57—\$ 292,432.21
Gross assets.....		\$16,181,070.74
Deduct assets not admitted:		
Supplies, printed matter, stationery, furniture, fixtures, safes, etc.....	\$ 8,886.02	
Agent's debit balances, not secured by bonds.....	25,055.00	
Depreciation in ledger assets to bring same to market value: bonds and stocks.....	2,696.25	
Total.....		36,637.27
Total admitted assets.....		\$16,144,433.47

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with 4 per cent interest.....	\$ 14,517,539.00	
Same for reversionary additions.....	532,418.00	
Same for annuities (including those in reduction of premiums)..<	205,064.00	
Total.....	\$ 15,255,021.00	
Net reserve.....		\$ 15,255,021.00
Matured endowments due and unpaid.....	27,397.85	
Death losses in process of adjustment or adjusted and not due..	45,355.80	
Death losses which have been reported and no proofs received..	54,053.90	
Gross policy claims.....		\$ 126,807.55
Net policy claims.....		\$ 126,807.55
Premiums paid in advance.....		7,720.48
Liabilities on policy-holders' account.....		\$ 15,389,549.03
Gross divisible surplus.....	\$ 791,521.71	
Capital stock paid up.....	125,000.00	
Total.....		\$16,181,070.74

EXHIBIT OF INDUSTRIAL POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revised or increased and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year.....	19,263	\$ 39,255,335	9,206	\$ 17,346,534
New policies issued.....	4,833	12,640,705	1,786	3,458,106
Old policies revived.....	323	834,680	156	302,959
Additions by dividends.....				
Total.....	24,419	\$ 52,730,780	11,148	\$ 21,107,599
Deduct policies ceased to be in force:				
By death.....	304	677,557	102	248,520
By maturity (endowment).....			244	476,211
By discount (endowment).....			50	107,963
By surrender.....	311	559,148	152	305,506
By lapse.....	2,332	6,353,781	725	1,321,102
Not taken.....	793	2,555,593	445	986,945
Total terminated.....	3,740	\$ 10,146,079	1,718	\$ 3,446,310
Net numbers and amounts in force at the end of the year.....	20,679	42,584,701	9,430	\$ 17,720,929

EXHIBIT OF INDUSTRIAL POLICIES—Continued.

CLASSIFICATION.	Annuities.	Reversionary Additions.	Total Nos. and Amounts.	
	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year.....	65	\$ 796,703	28,534	\$ 57,398,572
New policies issued.....	8	.....	6,627	10,098,571
Old policies revived.....		7,028	479	1,204,397
Additions by dividends.....		163,701		163,701
Total.....	73	\$ 967,432	35,640	\$ 74,865,511
Deduct policies ceased to be in force:				
By death.....	3	32,635	409	958,772
By maturity (endowment).....		32,174	244	508,385
By discount (endowment).....		2,674	50	110,500
By surrender.....		112,511	403	977,186
By lapse.....		2,569	3,057	7,077,452
Not taken.....		6,870	1,238	3,549,411
Total terminated.....	3	\$ 189,433	5,461	\$ 13,781,822
Net numbers and amounts in force at the end of the year.....	70	777,999	30,179	61,083,689

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. Yes.

If so, what amount thereof has been included in liabilities and where?

Answer. Amount not known but included in valuation by New York Insurance Department.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. None.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Seven per cent interest on capital stock.

Does any officer, director or trustee receive any commission on the business of the company.

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	No.	Amount.
.....	697	\$ 895,642.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company...	126	190,150.00
Total	823	\$ 1,085,792.00
Deduct number and amount which have ceased to be in force during the year	98	135,873.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	725	\$ 949,919.00
Amount of losses and claims on policies in said state settled during the year.....	22	28,741.60
Total	22	\$ 28,741.60
Amount of losses and claims on policies in said state incurred during the year, in cash.....	22	28,741.60
What amount of premiums was collected or secured in said state incured the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$31,521.85.		

TABLE

Showing business done in Iowa during the year 1900.

NAME OF COMPANY.	LOCATION.	NUMBER OF POLICIES.				
		In force December 31, 1899.	Written during 1900.	Terminating during 1900.	In force December 31, 1900.	In force December 31, 1899.
Aetna { Life	Hartford, Conn. {	2,026	585	189	2,422	3,012
Accident		1	1	1	1	1
Bankers	Lincoln, Neb.	37	89	11	115	60
Central Life Assurance Society of the U. S.	Des Moines, Iowa.	730	614	251	1,093	1,191
Chicago	Des Moines, Iowa.	1,475	954	414	2,015	1,024
Connecticut Mutual	Hartford, Conn.	2,157	167	90	2,234	4,297
Conservative	Los Angeles, Cal.					
Des Moines	Des Moines, Iowa.	6,413	2,165	2,535	6,043	9,762
Equitable	Des Moines, Iowa.	3,939	655	217	4,377	5,100
Equitable Life Assurance Soc. of the U. S.	New York, N. Y.	4,484	263	331	4,416	9,038
Fidelity Mutual	Philadelphia, Pa.	398	139	80	457	910
Germania	New York, N. Y.	302	162	30	434	442
Hartford	Hartford, Conn.	629	21	82	549	1,243
Home	New York, N. Y.	199	107	50	256	311
Illinois	Chicago, Ill.	140	13	47	106	228
Manhattan	New York, N. Y.	288	12	15	285	340
Massachusetts Mutual	Springfield, Mass.	548	31	83	496	1,019
Metropolitan { Life	New York, N. Y. {	517	637	351	803	344
Industrial		26,809	18,597	14,658	30,748	3,614
Michigan Mutual	Detroit, Mich.	1,016	176	128	1,064	1,428
Mutual	New York, N. Y.	10,727	1,793	695	11,825	20,715
Mutual Benefit	Newark, N. J.	2,519	248	139	2,628	4,735
Mutual Life and Trust Company	Des Moines, Iowa.		339	32	307	
National	Montpelier, Vt.	634	204	85	753	1,036
National Life and Trust	Des Moines, Iowa.	1,272	3,229	689	3,812	740
National of the United States of America	Washington, D. C.	877	82	589	370	1,800
New York	New York, N. Y.	12,443	2,171	970	13,644	20,671
Northwestern Life and Savings	Des Moines, Iowa.	4,346	2,357	1,698	5,005	1,125
Northwestern Mutual	Milwaukee, Wis.	13,420	1,483	717	14,186	22,308
Pacific Mutual { Life	San Francisco, Cal. {	179	145	65	259	243
Accident						
Penn Mutual	Philadelphia, Pa.	1,663	605	95	2,173	2,875
Phoenix Mutual	Hartford, Conn.	611	346	167	790	780
Provident Life and Trust	Philadelphia, Pa.	342	45	34	353	671
Provident Savings Life Assurance Society	New York, N. Y.	332	53	51	334	802
Prudential { Life	Newark, N. J.	556	354	228	682	621
Industrial		10,447	9,852	6,747	13,552	1,141
Register Life and Annuity	Davenport, Iowa.	1,265	317	199	1,383	1,540
Royal Union Mutual	Des Moines, Iowa.	1,428	341	174	1,595	2,072
Security Mutual	Binghamton, N. Y.	28	7	5	30	62
Security Trust and Life	Philadelphia, Pa.	58	48	38	68	74
Travelers { Life	Hartford, Conn. {	214	56	35	235	501
Accident		2,188	3,470	3,576	2,082	7,114
Union Central	Cincinnati, Ohio.	1,307	340	175	1,472	1,002
Union Mutual	Portland, Me.	257	50	33	274	304
United States	New York, N. Y.	449	69	127	391	845
Washington	New York, N. Y.	697	126	98	725	845
Total		120,366	53,498	37,021	136,843	314,000

No. 1.

Compiled from companies' annual statements.

AMOUNT OF INSURANCE.			PREMIUMS RECEIVED.			Losses incurred.	Losses paid.	Percentage of losses incurred to prem. rec'd.
Written during 1900	Terminated during 1900.	In force December 31, 1900.	CASH.	NOTES.	TOTAL.			
\$ 811,455	\$ 389,907	\$ 4,032,051	\$ 121,298.72	\$ 394.81	\$ 121,693.53	\$ 46,334.00	\$ 43,962.87	.38
7,465,700	3,699,400	3,766,300	21,129.67		21,129.67	11,543.39	9,108.40	.477
261,500	21,000	301,000	8,745.16		8,745.16	1,000.00	1,000.00	.125
1,075,800	373,146	1,863,654	60,603.90		60,603.90	150.00	150.00	.....
1,196,935	564,500	2,556,535	48,052.69		48,052.69	19,500.00	22,500.00	.395
249,000	151,532	4,194,707	86,975.24		86,975.24	56,874.00	56,874.00	.651
2,957,050	3,936,000	8,783,800	126,614.30		126,614.30	84,000.00	84,134.00	.666
698,072	315,523	5,881,612	173,152.12		173,152.12	34,596.58	32,093.58	.196
465,864	807,688	8,716,910	261,775.02		261,775.02	149,700.00	149,231.00	.57
222,500	156,748	976,225	23,333.07	683.24	24,016.31	5,028.61	28.61	.204
241,625	46,550	637,579	32,223.30		32,223.30	4,117.93	3,013.13	.174
6,000	103,000	1,086,000	35,643.14		35,643.14	40,000.00	23,000.00	1.143
132,030	71,404	372,541	14,644.60	1,020.96	15,665.56	7,000.00	8,000.00	.466
20,500	74,500	174,000	3,935.42		3,935.42	9,000.00	13,000.00	2.287
20,000	18,828	350,416	11,537.76		11,537.76	2,838.00	2,838.00	.181
56,500	162,482	913,159	30,883.76	439.99	31,323.75	13,550.00	13,550.00	.419
456,712	232,582	618,839	23,040.09		23,040.09	2,515.06	5,515.06	.086
3,090,304	2,461,597	4,243,577	128,237.82		128,237.82	20,338.00	20,163.25	.156
175,966	106,143	1,460,814	44,028.48	5,572.10	49,600.58	3,500.00	3,500.00	.06
1,837,788	1,300,523	22,253,197	560,435.48		560,435.48	166,472.00	166,472.00	.296
507,886	283,956	4,959,407	155,098.21		155,098.21	83,912.00	82,702.00	.535
204,725	22,955	181,770	22,166.98	2,193.94	24,360.92	.....	.....	.....
324,642	131,600	1,229,638	40,446.87	3,545.34	43,992.21	4,071.62	4,071.62	.09
1,997,310	425,800	2,312,310	189,918.86	55,543.81	245,462.67	8,700.00	1,440.00	.03
174,389	1,154,587	909,905	24,307.73	93.77	24,401.50	6,492.00	12,156.77	.25
3,525,160	1,557,543	22,639,395	683,446.67		683,446.67	140,517.43	133,493.33	.20
726,435	444,637	1,407,268	258,662.67	30,027.38	288,690.05	5,150.00	5,150.00	.02
2,544,148	1,158,196	23,784,834	841,817.35	3,915.63	845,732.98	204,206.07	205,854.07	.24
175,966	79,000	340,091	11,199.38		11,199.38	4,599.00	2,599.00	.363
2,056,500	830,700	1,225,800	6,207.43		6,207.43	2,061.82	2,061.82	.46
1,277,500	182,000	3,932,750	123,574.62	4,432.47	128,007.09	20,480.00	18,480.00	.156
452,761	206,774	1,035,216	34,597.12	2,267.51	36,864.63	16,734.00	15,734.00	.44
74,072	65,030	680,750	22,066.34		22,066.34	7,000.00	7,000.00	.318
127,707	104,378	826,220	23,642.36	1,809.85	25,452.21	16,000.00	16,000.00	.64
351,627	221,528	753,541	26,314.93	23.62	26,338.55	3,000.00	2,000.00	.115
1,175,023	806,916	1,509,450	53,622.53		53,622.53	8,015.86	8,102.40	.132
420,638	240,771	1,769,594	57,084.74		57,084.74	4,200.30	4,200.30	.07
494,938	295,500	2,271,840	63,255.55	6,892.45	70,148.00	17,000.00	16,000.00	.242
18,032	9,000	71,575	1,298.18		1,298.18	.....	.....	.....
85,955	60,220	103,945	3,760.51	50.80	3,811.31	3,000.00	3,000.00	.787
140,384	65,650	635,978	11,960.00		11,960.00	4,638.95	3,488.95	.386
12,990,550	12,593,363	7,511,602	52,627.10		52,627.10	13,129.04	13,129.04	.25
510,835	262,755	2,150,371	67,767.14		67,767.14	8,883.00	6,927.00	.117
76,517	55,940	419,892	14,132.51	128.00	14,260.51	3,500.00	2,500.00	.243
159,950	261,855	738,915	21,249.86		21,249.86	6,120.00	6,120.00	.287
190,150	135,873	949,919	31,521.85		31,521.85	28,741.60	28,741.60	.903
\$53,605,078	\$36,799,586	\$157,534,892	\$4,651,077.32	\$110,035.67	\$4,770,072.99	\$1,299,110.26	\$1,254,985.80	.272

TABLE

*The condition of and general business transacted by Life and Accident Insur
ber 31, 1900, compiled from*

NAME AND LOCATION OF COMPANY.	Paid up capital.	Assets.	Liabilities including capital and re-in- surance reserve.
<i>Ætna, Hartford, Conn. { Life.....</i>	\$ 1,750,000	\$ 56,092,086.01	\$ 52,776,876.61
<i>Bankers, Lincoln, Neb. { Accident.....</i>	100,000	327,487.73	295,592.74
Central Life Assurance Society of the United States, Des Moines, Iowa.....	.....	63,482.26	40,935.71
Chicago Life, Des Moines, Iowa.....	.....	50,343.63	25,385.00
Connecticut Mutual, Hartford, Conn.....	.....	64,965,170.15	57,773,827.71
Conservative, Los Angeles, Cal.....	100,450	118,805.06	2,500.00
Des Moines Life, Des Moines, Iowa.....	.....	357,451.50	273,007.11
Equitable Life, Des Moines, Iowa.....	100,000	2,382,724.56	1,994,785.61
Equitable Life Assurance Society of the United States, New York, N. Y.....	100,000	304,073,880.35	238,460,803.48
Fidelity Mutual Life, Philadelphia, Pa.....	.....	2,395,459.06	2,773,137.75
Germania Life, New York, N. Y.....	200,000	27,378,533.30	24,140,516.28
Hartford Life, Hartford, Conn.....	500,000	3,125,568.37	2,745,381.06
Home Life, New York, N. Y.....	125,000	12,312,246.77	11,184,658.47
Illinois Life, Chicago, Ill.....	100,000	303,061.66	283,453.41
Manhattan Life, New York, N. Y.....	100,000	16,169,823.10	14,760,760.71
Massachusetts Mutual, Springfield, Mass.....	.....	26,245,622.04	23,920,986.53
Metropolitan, New York.....	2,000,000	62,158,034.33	55,413,599.42
Michigan Mutual, Detroit, Mich.....	250,000	6,791,578.52	6,628,200.91
Mutual Life, New York, N. Y.....	.....	325,753,152.51	323,311,152.51
Mutual Benefit, Newark, N. J.....	.....	74,311,468.25	68,186,103.54
Mutual Life and Trust Co., Des Moines, Iowa	25,000	20,831.17	28,644.15
National, Montpelier, Vt.....	.....	19,808,338.04	17,897,873.15
National Life and Trust, Des Moines, Iowa.....	50,000	212,938.75	202,395.96
National of the United States of America, Wash- ington, D. C.....	1,000,000	2,441,166.69	1,486,350.77
New York Life, New York, N. Y.....	.....	262,196,512.23	220,490,338.00
Northwestern Life and Savings, Des Moines...	25,000	455,755.13	284,592.42
Northwestern Mutual, Milwaukee, Wis.....	.....	139,512,166.31	133,945,513.67
Pacific Mutual, San Francisco, Cal. { Life.....	200,000	4,059,372.01	3,931,832.57
Penn Mutual, Philadelphia, Pa.....	.....	43,850,982.79	40,636,401.27
Phoenix Mutual, Hartford, Conn.....	.....	13,283,007.93	12,715,223.00
Provident Life and Trust, Philadelphia, Pa...	1,000,000	43,009,633.21	37,718,548.31
Provident Savings Life Assurance Society, New York, N. Y.....	100,000	3,897,223.54	3,517,735.71
Prudential, Newark, N. J. { Life.....	2,000,000	40,599,991.93	36,189,860.21
Register Life and Annuity, Davenport, Iowa.....	.....	92,439.84	64,625.07
Royal Union Mutual, Des Moines, Iowa.....	.....	545,407.10	490,726.42
Security Mutual, Binghampton, N. Y.....	.....	1,005,386.22	350,710.73
Security Trust and Life, Philadelphia, Pa.....	500,000	1,478,133.51	1,395,149.00
Travellers, Hartford, Conn. { Life.....	1,000,000	30,928,331.52	27,385,204.71
Union Central, Cincinnati, Ohio.....	100,000	26,101,914.42	22,715,564.20
Union Mutual, Portland, Me.....	.....	8,458,240.80	7,895,997.73
United States Life, New York, N. Y.....	440,000	8,373,611.55	8,189,881.61
Washington Life, New York, N. Y.....	125,000	16,144,433.47	15,514,549.53
Total.....	\$ 11,000,450	\$ 1,651,080,802.42	\$ 1,478,102,211.63

No. 2.

Insurance Companies which did business in Iowa during the year ending December 31, 1907.

Net surplus.	Income.	Expenditures.	Risks written during the year.	Premiums received in cash.	Losses paid.	Per cent. of losses paid to premiums received.
\$ 3,315,209.40	\$ 9,504,636.03	\$ 6,924,869.52	\$ 38,832,178	\$ 7,151,216.06	\$ 3,681,267.97	.52
.....	1,106,408.53	1,008,214.58	339,017,183	1,132,087.33	453,571.89	.40
31,894.99	159,080.12	124,111.85	2,169,978	137,626.85	38,361.80	.278
22,656.95	62,023.42	40,341.63	1,075,800	60,603.90	150.00	.003
25,018.63	66,727.76	42,645.69	1,162,935	48,052.69	18,688.24	.384
7,191,348.44	8,046,743.33	8,084,599.97	10,150,748	5,086,064.36	4,816,995.10	.947
.....	41,727.96	19,332.78	3,193,295	17,376.11	6,000.00	.40
124,354.37	368,418.91	271,497.84	2,679,400	273,837.34	140,660.98	.512
387,938.95	593,857.32	290,000.17	2,839,579	465,758.04	71,386.47	.152
65,612,986.87	58,007,130.98	36,499,126.51	202,693,601	45,319,138.69	16,907,613.01	.373
622,321.28	2,333,161.92	1,863,473.22	19,086,146	2,168,965.31	934,957.47	.43
3,238,016.92	4,710,790.00	3,452,397.54	9,586,928	3,441,037.84	1,907,618.68	.553
6,744,186.71	2,344,205.33	2,558,424.58	11,717,951	2,200,459.86	1,652,606.88	.75
1,157,488.30	2,588,303.92	1,720,254.27	10,723,227	2,029,802.18	660,832.37	.325
19,607.85	331,559.39	255,616.21	4,065,500	216,503.04	87,177.05	.403
1,409,042.39	2,789,802.19	2,300,295.86	10,813,400	1,961,691.65	1,242,598.65	.603
2,324,635.51	5,802,842.78	3,660,628.26	22,353,050	4,730,207.64	1,513,609.50	.319
6,744,431.91	33,803,256.86	23,739,757.12	347,048,808	31,210,355.51	9,799,124.21	.314
163,368.89	1,557,041.57	1,054,092.04	8,361,524	1,178,171.57	438,850.93	.371
2,440,000.00	60,582,802.31	39,446,613.51	172,758,621	47,211,171.38	18,874,292.50	.399
6,125,364.91	13,933,373.91	10,472,007.50	31,895,892	10,411,362.11	5,005,019.80	.48
.....	30,673.11	21,855.55	241,725	25,456.98	.....	.....
2,001,064.89	4,756,953.96	2,816,845.97	18,703,914	3,890,013.30	989,626.38	.251
10,633.10	345,770.16	180,797.38	2,514,166	341,237.38	1,440.00	.003
954,805.92	442,145.29	435,186.94	4,070,849	318,627.50	139,942.69	.41
41,706,174.17	58,914,518.79	35,126,362.94	232,388,255	48,758,578.13	15,530,568.47	.318
71,162.71	433,753.46	254,662.84	1,358,847	421,126.24	5,425.00	.001
5,566,652.64	27,160,804.17	14,323,414.46	61,493,256	20,934,757.36	5,448,598.63	.26
127,539.44	1,553,473.88	1,438,052.93	10,013,436	876,973.49	330,208.13	.375
.....	478,761.85	366,132.67	15,671,234	497,548.03	81,768.45	.16
3,214,491.72	10,935,981.50	6,707,723.49	46,874,204	8,821,538.65	2,805,388.19	.319
567,784.93	3,204,212.81	2,261,462.75	14,924,155	2,542,092.80	989,163.64	.389
5,291,084.40	7,242,104.29	4,459,283.09	13,145,281	5,294,148.23	2,326,475.03	.439
379,487.83	3,567,997.39	2,877,035.98	33,000,226	3,421,058.59	1,312,525.01	.384
4,410,131.92	24,306,393.55	18,177,554.95	224,601,035	22,559,353.66	6,226,425.71	.276
29,563.87	60,047.30	35,647.60	420,638	57,084.74	4,200.30	.07
54,680.70	462,155.90	298,117.00	3,851,440	320,908.59	88,555.46	.275
645,666.46	820,781.09	633,339.01	7,306,274	777,579.37	333,530.76	.443
82,983.85	860,710.90	785,354.17	7,132,064	680,969.57	274,037.64	.403
3,543,126.81	8,184,830.16	5,548,453.19	18,501,577	3,319,307.90	1,367,288.25	.40
.....	6,289,268.86	3,577,521.24	634,122,551	3,455,092.56	1,378,256.64	.312
3,386,350.13	1,959,882.01	1,526,689.59	32,302,156	4,842,779.69	1,484,608.34	.306
586,040.24	.....	.....	10,945,217	1,575,176.25	747,063.37	.474
183,729.94	1,727,932.70	1,422,714.83	7,134,644	1,331,749.44	602,374.79	.452
791,521.71	3,260,495.74	2,935,047.31	16,098,871	2,488,817.45	1,495,871.12	.61
\$ 174,940,663.66	\$ 275,673,641.71	\$ 240,907,556.45	\$ 2,670,041,753	\$ 201,023,555.26	\$ 112,213,755.50	.769

TABLE

Showing the number and amount of policies in force December 31, 1899, and during 1900, and manner of termina

NAME AND LOCATION OF COMPANY.	POLICIES IN FORCE DEC. 31, 1899.	
	Number.	Amount
Ætna, Connecticut { Life.....	100,271	\$ 168,449.79
{ Accident.....		135,807.47
Bankers Life, Nebraska.....	2,145	3,912.61
Central Life Assurance Society of the U. S., Iowa.....	730	1,161.00
Chicago Life, Iowa.....	1,475	1,024.100
Connecticut Mutual Life, Connecticut.....	67,649	160,432.46
Conservative, California.....		
Des Moines Life, Iowa.....	10,143	14,636.20
Equitable Life, Iowa.....	7,988	11,246.27
Equitable Life Assurance Society of U. S., New York.....	347,607	1,054,416.42
Fidelity Mutual Life, Pa.....	35,226	77,182.04
Germania Life, New York.....	47,380	78,392.45
Hartford Life, Connecticut.....	39,637	78,943.20
Home Life, New York.....	26,262	49,258.67
Illinois Life, Illinois.....	4,614	8,401.30
Manhattan Life, New York.....	26,434	57,989.59
Massachusetts Mutual Life, Massachusetts.....	51,730	123,986.43
Metropolitan, New York { Life.....	124,948	111,001.84
{ Industrial.....	4,855,756	688,609.17
Michigan Mutual Life, Michigan.....	18,168	31,556.64
Mutual Life, New York.....	397,340	1,051,247.50
Mutual Benefit Life, New Jersey.....	104,432	259,186.34
Mutual Life and Trust company, Iowa.....		
National Life, Vermont.....	44,116	89,990.20
National Life and Trust, Iowa.....	1,272	740.00
National Life of the U. S. of America, D. C.....	9,174	16,488.18
New York Life, New York.....	437,776	1,061,871.95
Northwestern Life and Savings, Iowa.....	4,599	1,196.04
Northwestern Mutual Life, Wisconsin.....	211,926	497,606.15
Pacific Mutual, California { Life.....	10,960	21,251.54
{ Accident.....	61,709	102,268.10
Penn Mutual Life, Pennsylvania.....	74,267	185,528.76
Phoenix Mutual, Connecticut.....	35,512	57,648.10
Provident Life and Trust, Pa.....	43,018	128,740.40
Provident Savings Life Assurance Society, New York.....	32,689	107,040.100
Providential, New Jersey { Life.....	103,228	113,162.20
{ Industrial.....	3,406,189	369,099.27
Register Life and Annuity, Iowa.....	1,265	1,590.27
Royal Union Mutual, Iowa.....	4,024	7,153.04
Security Mutual, New York.....	14,582	29,308.81
Security Trust and Life, Pennsylvania.....	5,755	12,628.21
Travellers, Connecticut { Life.....	39,311	100,334.54
{ Accident.....	85,619	368,203.17
Union Central, Ohio.....	74,068	136,157.86
Union Mutual, Maine.....	29,790	46,054.31
United States Life, New York.....	18,260	39,355.07
Washington Life, New York.....	28,534	57,398.57
Total.....	11,047,578	\$ 7,739,677.00

No. 3.

December 31, 1900, the number and amount of policies issued and terminated
tion—Continued on next page.

POLICIES IN FORCE DEC. 31, 1900		POLICIES ISSUED DURING 1900.		POLICIES TERMINATED DURING 1900.	
Number.	Amount.	Number.	Amount.	Number.	Amount.
112,460	\$ 192,592,816	20,463	\$ 30,321,247	8,274	\$ 15,178,221
2,857	159,089,120	1,258	339,017,183	546	315,735,533
1,093	5,039,134	614	2,208,660	251	1,082,142
2,015	1,465,654	954	1,075,800	414	373,146
68,161	2,556,535	4,103	1,196,935	3,591	564,500
	161,566,603		10,257,488		9,123,371
1,830	2,709,295	2,176	3,193,295	346	484,000
9,921	14,199,800	2,904	4,388,550	3,186	4,825,000
9,403	13,307,585	1,927	2,878,022	512	816,723
373,677	1,116,875,047	67,935	207,086,243	41,865	144,627,618
37,793	82,119,185	9,775	21,175,379	7,208	16,239,135
49,137	81,434,409	5,599	9,696,717	3,842	6,654,754
41,203	78,184,103	7,886	11,764,751	6,320	12,523,878
29,203	54,069,852	6,462	10,935,397	3,521	6,124,242
5,174	10,161,500	1,903	4,269,500	1,403	2,509,000
27,603	60,261,151	4,630	11,157,991	3,461	8,886,359
57,324	136,238,923	10,175	22,878,308	4,581	10,619,823
166,990	154,000,241	94,506	85,026,924	52,464	42,028,517
5,327,067	768,977,076	1,541,032	264,737,682	1,069,721	184,389,181
21,736	34,376,529	7,901	9,041,454	4,333	6,234,565
439,440	1,139,940,529	75,881	176,006,030	33,781	87,313,041
111,317	272,668,078	14,933	32,373,979	8,048	18,692,742
341	200,270	401	241,725	60	41,455
49,117	99,471,839	9,667	18,880,414	4,666	9,248,601
4,700	2,831,260	4,119	2,517,160	691	426,700
8,141	14,148,854	3,279	6,232,157	4,312	8,572,121
511,600	1,202,156,665	116,332	234,783,625	42,508	94,498,945
7,225	2,076,330	4,508	1,370,597	1,882	491,212
224,747	529,647,290	22,254	54,834,025	9,433	22,792,860
14,497	27,151,612	6,121	10,222,966	2,684	4,327,308
88,518	92,549,058	80,703	202,753,540	53,894	212,473,192
84,369	210,400,746	19,406	49,891,134	9,304	25,019,134
39,009	63,802,139	9,332	15,737,182	5,835	9,923,205
45,840	134,201,324	5,666	14,128,896	2,844	8,668,036
32,711	102,886,128	11,839	39,210,425	11,817	43,364,397
139,333	155,633,813	61,351	67,450,919	26,246	24,979,335
3,908,622	448,896,996	1,498,211	182,270,423	995,778	122,712,684
1,383	1,769,594	339	445,638	221	265,771
5,482	9,191,600	2,454	3,940,056	996	1,906,550
15,329	30,477,401	4,739	8,903,773	3,992	7,735,255
6,399	13,377,459	4,906	9,905,688	4,202	9,156,547
43,146	109,019,851	8,494	20,292,340	4,659	11,607,043
98,857	389,871,817	164,509	634,122,551	151,271	612,453,911
80,917	148,820,737	16,517	33,089,471	9,668	20,426,219
33,139	50,191,852	8,479	11,762,010	5,130	7,624,977
18,973	40,176,622	3,585	7,473,144	2,872	6,652,449
30,179	61,083,689	7,106	17,466,939	5,461	13,781,822
12,386,978	\$ 8,483,066,716	3,957,454	\$ 2,917,614,333	2,618,054	\$ 2,174,225,220

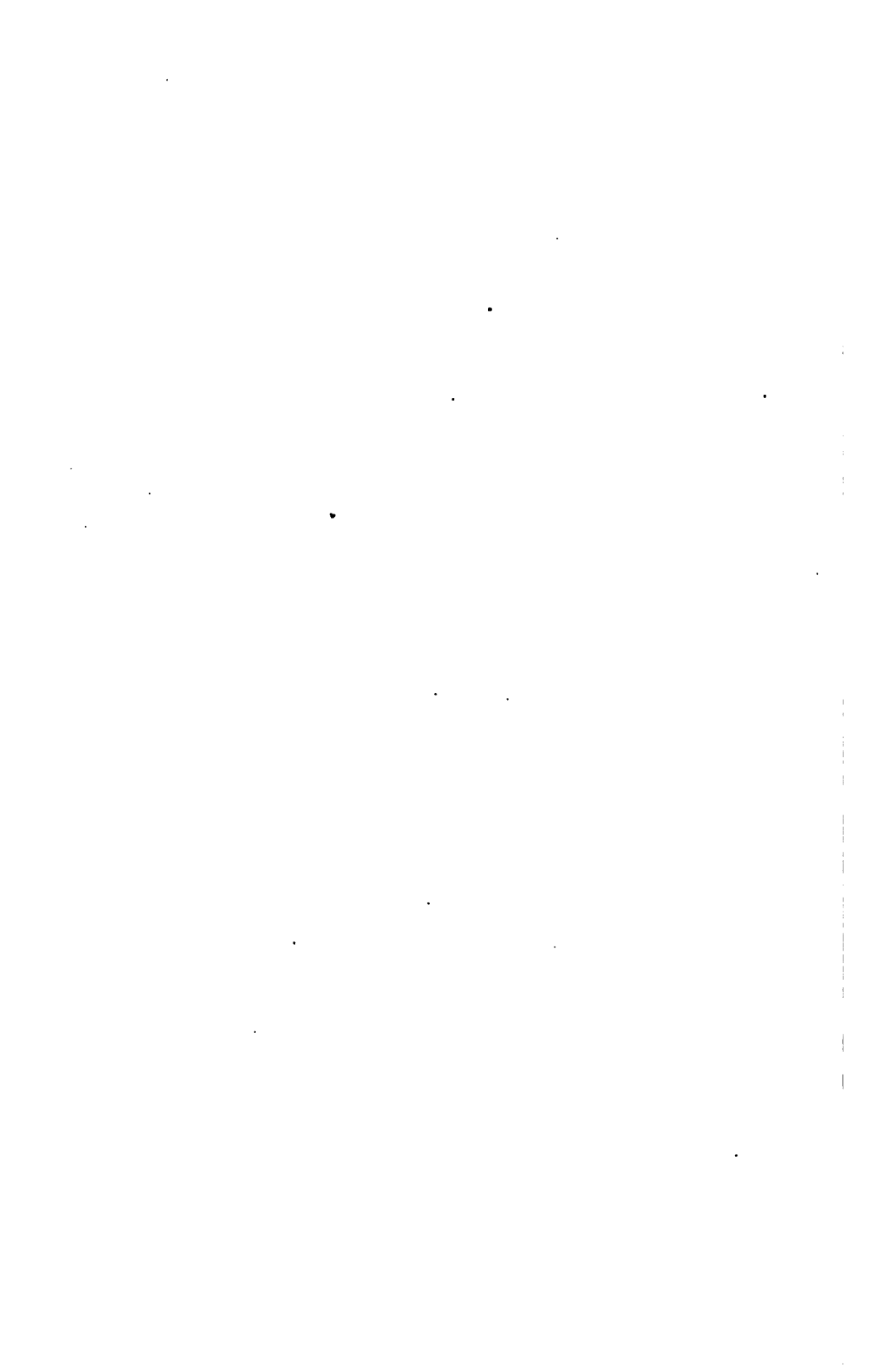
TABLE No. 3—

NAME AND LOCATION OF COMPANY.	MANNER OF TERMINATION.				
	BY DEATH.		BY MATURITY.		BY EX-
	Number.	Amount.	Number.	Amount.	Number.
Aetna, Connecticut { Life	1,484	\$ 2,395,062	987	\$ 1,330,712	183
{ Accident	10	29,000			10
Bankers, Nebraska ..	1	3,000			
Central Life Assurance Society of the U. S., Iowa	13	19,500			
Chicago Life, Iowa ..					
Connecticut Mutual Life, Connecticut	1,655	4,256,267	237	456,712	
Conservative Life, California ..					
Des Moines Life, Iowa	101	142,000			
Equitable Life, Iowa ..	46	61,049	7	12,280	
Equitable Life Assurance Soc. of the U. S., N.Y.	4,446	15,305,819	406	2,019,434	759
Fidelity Mutual Life, Pennsylvania	306	1,001,898			126
Germania Life, New York ..	652	1,157,653	474	786,267	53
Hartford Life, Connecticut ..	606	1,718,974			1
Home Life, New York ..	277	517,734	91	143,098	529
Illinois Life, Illinois ..	38	86,500			
Manhattan Life, New York ..	427	1,105,544	61	160,679	
Massachusetts Mutual Life, Massachusetts	493	1,365,288	106	224,520	11
Metropolitan, New York { Life	1,302	1,086,834	12	13,500	100
{ Industrial	85,870	8,702,552			27
Michigan Mutual Life, Michigan	186	340,415			136
Mutual Life, New York ..	4,904	15,271,852	1,130	3,832,322	248
Mutual Benefit Life, New Jersey ..	1,457	4,200,330	365	872,682	1,177
Mutual Life and Trust Company, Iowa ..					
National Life, Vermont ..	363	858,659	73	128,004	73
National Life and Trust, Iowa ..	10	8,700			
National Life of the U. S. of America, D. C. ..	94	179,150	3	2,300	2,281
New York Life, New York ..	4,677	12,735,114	1,013	2,948,191	16,884
Northwestern Life and Savings, Iowa ..	23	5,425			
Northwestern Mutual Life, Wisconsin ..	1,845	4,700,636	445	975,673	69
Pacific Mutual California { Life	111	282,750	18	50,300	18
{ Accident	729	127,220			
Penn Mutual Life, Pennsylvania	757	2,081,922	228	481,957	302
Phoenix Mutual Life, Connecticut ..	552	881,517	88	116,004	80
Provident Life and Trust, Pennsylvania ..	376	1,252,059	360	1,150,037	
Provident Savings Life Assurance Society, N. Y.	396	1,334,804	1	250	5,802
Prudential, New Jersey { Life	737	739,756	21	19,029	200
{ Industrial	58,734	5,494,555	1	25	5
Register Life and Annuity, Iowa ..	4	4,200			
Royal Union Mutual, Iowa ..	35	76,000			
Security Mutual, New York ..	157	359,980			
Security Trust and Life, Pennsylvania ..	105	306,617			1
Travelers, Connecticut { Life	507	1,413,887	189	356,852	257
{ Accident	165	442,333			151,106
Union Central, Ohio ..	562	985,271	401	642,665	133
Union Mutual, Maine ..	332	600,451	112	132,048	450
United States Life, New York ..	286	579,174	40	65,621	348
Washington Life, New York ..	409	958,772	244	508,385	50
Total ..	176,420	895,176,835	7,113	817,430,607	181,710

CONTINUED.

MANNER OF TERMINATION.

PRY.	BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
\$ 367,400	1,083	\$ 1,689,748	2,160	\$ 4,513,436	168	\$ 386,756	2,209	\$ 4,495,107
314,710,033						1,025,500		
16,500	14	25,000	486	948,642	19	46,000	7	17,000
			250	370,146				
	1	1,000	400	542,000		2,000		
	630	1,494,267	842	1,850,763	4	555,199	223	510,163
							340	484,000
	1,470	2,441,750	1,615	2,241,250				
	67	81,988	331	467,000	7	90,656	54	103,750
2,962,010	6,340	22,379,328	18,606	55,180,672		703,642	11,308	46,076,713
243,000	145	324,081	4,572	9,698,210	777	2,352,096	1,192	2,619,850
62,991	819	1,481,948	1,844	2,985,536		180,359		
1,000	8	4,929	4,775	9,633,075	840	1,165,900		
1,092,593	1,671	2,625,723	8	117,749	2	3,000	943	1,624,345
	63	135,000	1,166	2,034,500			136	253,000
7,928	397	864,869	1,373	3,424,559	37	369,450	1,166	2,953,330
21,200	1,113	2,269,322	1,880	3,415,907		1,008,486	978	2,315,100
141,983	3,006	4,222,538	34,831	25,846,906	1,002	1,262,278	12,211	9,454,478
4,361	52,778	8,829,676	930,854	166,844,821	192	7,771		
389,731	346	510,496	2,708	3,100,140	37	433,840	920	1,459,943
782,384	2,837	6,465,105	24,627	60,892,223	35	69,155		
2,851,146	2,902	7,019,532	2,087	3,749,243				
							60	41,455
182,800	1,258	2,416,663	1,810	3,274,797	13	242,805	1,067	2,104,873
	50	34,000	568	313,300		2,400	63	68,300
4,701,561	101	333,500	458	838,510	181	391,000	1,194	2,126,090
30,198,860	4,580	13,622,857	15,349	28,909,003		6,084,920		
	46	17,100	1,718	429,687			95	39,000
1,875,652	2,108	3,513,057	4,876	9,609,483	90	2,117,459		
29,500	165	362,705	1,378	2,017,690		42,423	894	1,541,940
201,373,609			53,165	10,972,363				
777,176	1,220	2,885,517	3,953	8,771,758	101	1,535,957	2,744	8,484,844
137,500	498	879,340	2,286	3,644,690		120,552	2,331	4,142,642
800	585	1,779,102	1,266	3,518,657	143	604,690	114	272,091
23,813,279	104	358,678	1,346	4,930,169	2,101	6,558,940	1,977	6,368,277
492,979	2,197	2,490,709	22,646	20,793,201	279	533,571		
17,422	28,655	4,849,443	906,201	112,292,576	2,150	58,663		
7,000	26	26,000	162	203,571	22	25,000		
	39	67,300	905	1,699,250	17	64,000		
			25	73,500	3,344	6,415,745	466	886,030
3,500	100	294,072	990	1,969,643	1,482	2,721,002	1,583	3,861,713
740,450	384	896,101	1,624	3,368,177	137	531,063	1,561	4,360,513
612,011,578								
247,250	455	1,148,922	5,097	9,246,071	258	1,387,398	2,762	6,768,572
816,372	287	480,598	2,448	3,076,510	461	781,297	1,040	1,737,468
915,800	205	547,438	1,378	3,158,341	38	179,500	577	1,176,575
110,637	463	977,165	3,057	7,677,452			1,236	3,549,411
\$1,202,107,985	119,285	\$ 100,757,839	2,068,130	\$ 598,615,076	13,937	\$ 40,150,473	51,459	\$119,986,513



ANNUAL STATEMENTS

OF

Stipulated Premium Life Insurance Companies

Transacting Business in Iowa in 1900 and Filing Statements in 1901.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of

THE AMERICAN LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, E. D. SAMSON.**Secretary, A. D. HINDMAN.**Vice-President, W. B. HANES**Treasurer, M. H. BRINTON.*

[Incorporated, February 7, 1899.

Commenced business, May 1, 1899.]

[Re-incorporated, August 4, 1900.

Commenced business as company, September 1, 1900.]

Home office, Equitable building, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year		
(add increase or deduct decrease of capital, if any)	\$	1,557.58

INCOME DURING YEAR.

As shown by the books at the home office at
close of business December 31st.Gross amount paid by policy-holders to the company or its
agents without deductions for commissions or other ex-
penses, as follows:

Premiums on stipulated premium policies, new business,		
\$11,335.11; renewals, \$1,009.41	\$	12,344.52

Total paid by policy-holders (items 1 to 5)	\$	12,344.52
---	----	-----------

Interest from other sources.....	\$	180.50	
From all other sources, viz.: Capital stock paid in, \$25,000.00; advanced by incorporations, \$325.00; ledger balances re- paid, \$396.76.....		25,721.76	
Total, other than paid by policy-holders (items 6 to 10)...	\$	25,902.26	
Income during the year.....			25,902.26
Total	\$		30,804.36

DISBURSEMENTS DURING YEAR 1900.

As shown by the books at the home office at
close of business December 31st.

Death claims and additions paid.....	\$	400.00	
Advanced payments returned to rejected applicants.....		42.00	
Total paid policy-holders (items 1 to 9).....	\$	442.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or pre- miums.....		2,821.21	
Salaries and allowances of managers and agents not paid by commissions		162.97	
Salaries of officers, \$1,545.00; other compensation of officers, traveling expenses, \$411.31.....		1,956.31	
Salaries and other compensation of office employes.		439.05	
Medical examiner's fees.....		449.55	
Taxes on premiums, \$29.68; insurance department fees and licenses, \$57.50.....		87.18	
Rent.....		405.00	
Furniture, \$692.01; legal expenses, \$32.00; advertising and printing, \$1,198.18.....		1,922.19	
All other items, viz.: Borrowed money returned to incor- porators, \$2,675.00; postage and internal revenue, \$392.84; telephone, telegraph and express, \$39.77; notes and agent's debit balances canceled, \$733.98; advanced to agents, \$450.89; incorporation expenses, \$65.00; agent's traveling expenses, \$23.60; overdrafts, \$87.00; sundry items, \$59.48..		4,527.56	
Disbursements during the year.....	\$		13,213.02
Balance	\$		26,591.34

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office
at close of business December 31st.

Cash in office, \$1,606.47; deposited in banks, \$23,435.74.....	\$	25,042.21	
Other ledger assets, viz.: Notes, first year's premiums not due, \$812.44; bills receivable, \$403.29; loans on personal security, \$210.50; debits secured by bonds, \$122.90.....		1,549.13	
Total net ledger assets.....	\$		26,591.34

NON-LEDGER ASSETS.

	New business.	Renewals.
Gross premiums due and unreported on policies in force December 31, 1900.....	\$	331.30
Gross deferred premiums on policies in force December 31, 1900	\$	70.00
Totals	\$	401.30

Deduct cost of collection, 3 per cent on "new" and 2 per cent. on "renewals".....	1.80	8.02	
Net amount of uncollected and deferred premiums.....	\$ 58.20—	\$ 393.28—	\$ 451.48
Furniture and fixtures, \$834.76; supplies and printed matter, \$500.00.....			1,334.76
Gross assets.....		\$	28,377.58
Deduct non-ledger assets not admitted:			
Furniture, fixtures and safes, \$834.76; supplies, printed matter, stationery, \$500.00.....	\$	1,334.76	
Bills receivable.....		403.29	
Loans on personal security.....		210.50	
Total		\$	1,948.55
Total admitted assets.....		\$	26,429.03

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....	\$ 232,800.00
Losses on stipulated premium policies not adjusted.....	\$ 1,000.00
Premiums or assessments paid before due.....	120.00
All other liabilities, viz.: Ledger balances	299.95
Total liabilities.....	\$ 1,419.95
Balance to protect contracts	\$ 25,009.08
(Capital stock paid in, \$25,000.00.)	

EXHIBIT OF ASSESSMENT CERTIFICATES OR POLICIES.

	Total business of the year.		Business in state of Iowa during year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31st (beginning of year)..	253	\$ 266,000.00	253	\$ 266,000.00
Policies or certificates written or increased during the calendar year	221	164,200.00	221	164,200.00
Total	474	\$ 430,200.00	474	\$ 430,200.00
Deduct decreased or ceased to be in force during year.....	191	197,400.00	191	197,400.00
Total policies or certificates in force December 31st last (end of year)	283	\$ 232,800.00	283	\$ 232,800.00
Losses and claims unpaid December 31st (beginning of year)	1	1,000.00	1	1,000.00
Losses and claims incurred during the calendar year.....	1	1,000.00	1	1,000.00
Total	2	\$ 2,000.00	2	\$ 2,000.00
Losses and claims paid during the year.....	1	1,000.00	1	1,000.00
Losses and claims scaled down and compromised during the year	1	1,000.00		
Losses and claims outstanding unpaid December 31st last (end of year)	1	1,000.00		
Premiums collected during year		12,344.52		12,344.52

IOWA INSURANCE REPORT.

EXHIBIT OF STIPULATED PREMIUM POLICIES.

The following is a correct statement of the business of the year on stipulated premium policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Term policies.		Whole life policies.	
	Number.	Amount.	Number.	Amount.
In force end of previous year.....			253	\$ 266,000.00
New policies issued	3	\$ 5,000.00	41	51,000.00
Totals				
Deduct ceased:				
By death			1	\$ 1,000.00
By lapse			181	188,500.00
By change and decrease.....			3	4,000.00
By not being taken.....			3	3,000.00
Total terminated.				
In force end of year				

EXHIBIT OF STIPULATED PREMIUM POLICIES—Continued.

CLASSIFICATION.	Paid up and limited payment policies.		Endowment and other.		Total numbers and amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
In force end of previous year.....					253	\$ 266,000.00
New policies issued	4	\$ 4,000.00	173	104,100.00	221	164,200.00
Totals					474	\$ 430,200.00
Deduct ceased:						
By death					1	1,000.00
By lapse					181	188,500.00
By change and decrease					3	4,000.00
By not being taken			3	900.00	6	3,900.00
Total terminated					191	\$ 197,400.00
In force end of year.					283	\$ 232,800.00

BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year	253	\$ 266,000.00
Number and amount of policies on the lives of citizens of said state issued during the year	221	164,200.00
Total.....	474	\$ 430,200.00
Deduct number and amount which have ceased to be in force during the year.....	191	197,400.00
Total number and amount of policies in force in said state December 31st, last.....	283	\$ 232,800.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	1	1,000.00

Amount of losses and claims on policies in said state incurred during the year

None.

Total I \$ 1,000.00

Amount of losses and claims on policies in said state settled during the year, in cash by compromise.....

400.00

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$11,309.29; notes or credits, \$1,035.23; total, \$12,344.52.

CERTIFICATES AND POLICIES IN FORCE.

Present age.	Number.	Amount.	Present age.	Number.	Amount.	Present age.	Number.	Amount.
20	12	\$ 7,900.00	37	6	\$ 4,300.00	54	1	\$ 300.00
21	6	4,600.00	38	4	4,700.00	55	1	2,000.00
22	5	2,900.00	39 .....	...	...	56	1	600.00
23	12	10,300.00	40	4	5,400.00	57	3	4,200.00
24	7	4,200.00	41	18	14,800.00	58	1	2,400.00
25	9	8,300.00	42	9	8,800.00	59	1	1,200.00
26	15	19,300.00	43	2	1,500.00	60	0	....
27	8	3,300.00	44	36	16,700.00	61	0	....
28	15	10,200.00	45	2	1,600.00	62	1	300.00
29	8	6,200.00	46	7	8,400.00	.....	.....	.....
30	7	5,300.00	47 .....	.....	.....	.....	.....	.....
31	9	9,900.00	48	5	10,500.00	.....	.....	.....
32	2	2,500.00	49	4	3,900.00	.....	.....	.....
33	35	12,000.00	50	6	14,600.00	.....	.....	.....
34	8	6,300.00	51	1	2,000.00	.....	.....	.....
35	5	5,000.00	52	0	.....	.....	.....	.....
36	7	5,900.00	53	0	.....	.....	.....	.....

MISCELLANEOUS QUESTIONS.

Give amount of annual dues and how paid. Are these specified in policies or in by-laws?

Answer. None.

What is the maximum or minimum amount of policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Present limit \$1,000 to \$5,000. Fifteen years to 65 years.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Not applicable.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so are the amounts fixed (give nature of same, and how are these payments or promises provided for)?

Answer. Yes, actuaries table of mortality and 4 per cent interest reserve deposited with Auditor of State.

Does the company reserve in its articles of incorporation, by-laws or policies (state which) the right to levy extra assessments or increased premiums on stipulated premium policies, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Premiums based on actuaries table of mortality and 4 per cent interest.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Reserve computed as above. Deposited with Auditor of State.

Are the officers and directors elected by the members?

Answer. No.

If not, how are they selected?

Answer. Directors by stockholders, officers by directors.

Are notices of election sent to members?

Answer. No.

When and how?

Answer. Not required.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the company, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Has the company during the year levied extra assessments on assessment policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

Has the company during the year increased the premium on policies paying stipulated premiums, and how much?

Answer. No authority to do so.

Or increased the basis or rate of premiums to advanced ages when such right is retained?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the members holding assessment certificates?

Answer. Mortuary fund, not applicable. Annual premium income on present membership approximately \$12,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NATIONAL MUTUAL LIFE ASSOCIATION.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. F. BECHTEL.

First Vice-President, DR. C. W. HIGGINS.

Secretary, G. F. GETTY

[Incorporated, March 31, 1887.

Commenced business, June 13, 1887.]

Home office, Minneapolis, Minnesota.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year
(add increase or deduct decrease of capital, if any,) less
\$114.37 reduction....

\$ 67,351.60

INCOME DURING YEAR.

As shown by the books at home office at the close
of business, December 31st.

Gross amount paid by policy-holders to the company or its agents,
without deductions for commissions or other expenses as
follows:

Premiums on stipulated premium policies, new business..... \$ 142,772.98

Renewal assessments: Expense, \$46,319.64; mortuary, \$138,958.92;

reserve, \$1,429,616.43; for other purposes, \$2,224.19, adver-

tising payments..... 1,617,119.18

Medical examiners' fees paid by applicant	1,311.14	
Total paid by policy-holders (items 1 to 5)	\$ 1,761,203.30	
Interest from mortgages, \$3,278.66; bonds and stocks, \$40.00; other sources, \$708.66	4,027.32	
Rents	609.50	
Profit on receipts on furniture disposal	1,035.95	
From all other sources, viz., borrowed money, expense money refunded	44.85	
From re-insured company's expense, \$27,150.00; mortuary, \$23,856.77; reserve, \$18,200.00	69,206.77	
Total, other than paid by policy-holders (items 6 to 10) ...\$	74,924.39	
Income during the year	\$ 1,836,127.69	
Total	\$ 1,903,481.29	

DISBURSEMENTS DURING YEAR.

As shown by books at home office at close of business
December 31st.

Death claims and cost of defending said funds from fraudulent claims	\$ 205,024.40	
Advanced payments returned to rejected applicants, \$292.68; to others, \$2,881.10	3,173.78	
Over payments returned, \$92.80; for surrender values, \$2,184.08	2,276.88	
Total paid policy-holders (items 1 to 6)	\$ 210,475.06	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums.	55,121.95	
Commissions paid or allowed for collecting assessments or pre- miums to banks or collectors	3,775.65	
Salaries and allowances of managers and agents not paid by commissions	22,894.46	
Salaries of officers	7,460.00	
Salaries and other compensation of office employees	7,775.01	
Medical examiner's fees	2,101.76	
Taxes on premiums, \$98.76; insurance department fees and licenses, \$1,543.42	1,642.18	
Taxes on real estate and investments	76.25	
Rent	1,914.50	
Furniture, \$700.00; legal expenses, \$1,754.84; advertising and printing, \$4,297.20	6,752.04	
Losses of securities, agents' accounts charged off	2,238.45	
Postage, \$1,772.60; revenue, \$319.33	2,091.93	
General expense, \$1,449.51; traveling expense, \$8,565.78	10,015.29	
(Total expense, other than paid to policy-holders items 7 to 20, \$123,859.47)		
Disbursements during the year	\$ 334,334.53	
Balance	\$ 1,569,146.76	

LEDGER ASSETS.

As per ledger accounts shown by the books at home
office at close of business, December 31st.

Cost value of real estate (Schedule C), unincumbered	\$ 10,000.00	
Loans on mortgages of real estate (Schedule A), first liens	72,516.24	
Loans secured by pledge of bonds, stocks, or other collateral (Schedule B)	797.10	
Loans made to policy-holders on this company's policies, as- signed as collateral, cost value of bonds (excluding interest)	4,606.58	
Cash in office, \$4,110.69; deposited in bank, \$26,030.86 ..	30,141.55	

Other ledger assets, viz.: Agents' debit balances, \$5.18 .72;	
personal debits, \$535.85; guarantee fund notes, \$7,431.00;	
premium notes, \$8,217.27; furniture, \$2,240.77; sundry items,	
\$217.99; reserve portion of loans on policies, \$1,427,928.86...	1,451,753.46
Total.....	\$ 1,569,814.93
Deduct (items 7, 8) all assets that are not actual investments:	
Agents' credit, \$651.58; personal, \$16.59.....	668.17
Total net ledger assets, as per balance on page 1.....	\$ 1,569,146.76

NON-LEDGER ASSETS.

Interest due, \$1,662.13; accrued, \$1,524.24; on mortgages.....	\$ 3,186.37
Interest due on bonds.....	420.00
Rents due.....	50.00
Total.....	\$ 3,656.37
Gross assets.....	\$ 1,572,803.13

Deduct non-ledger assets not admitted.

Furniture, fixtures, and safes.....	\$ 2,240.77
Money advanced to agents.....	1,406.72— \$ 3,647.49
Total admitted assets.....	1,569,155.64

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company, according to the actuaries' table of mortality, with 4 per cent interest.....	\$ 1,457,452.00
Total.....	\$ 1,457,452.00
Losses on stipulated premium policies, not adjusted, \$18,987.66; resisted, \$9,212.27.....	28,199.93
Total liabilities (items 2 to 12).....	\$ 1,485,651.93
Total liabilities.....	\$ 1,485,651.93
Divisible surplus.....	83,503.71
Total.....	\$ 1,569,155.64

EXHIBIT OF ASSESSMENT CERTIFICATES OR POLICIES.

	Total Business of the year.		Business in State of Iowa during year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	4,200	\$ 7,176,491	635	\$ 775,000.00
Policies or certificates written or increased during the calendar year.....	8,087	12,901,174	4,375	6,254,500.00
Total.....	12,287	\$ 20,077,575	5,010	\$ 7,029,500.00
Deduct decreased or ceased to be in force during the year.....	3,929	5,897,480	2,093	2,099,515.00
Total policies or certificates in force December 31st last (end of year).....	8,358	\$ 14,180,185	2,917	\$ 4,929,985.00
Losses and claims unpaid December 31st (beginning of year).....	9	9,450	2	3,400.00
Losses and claims incurred during the calendar year....	120	224,300	45	75,373.00
Total.....	129	\$ 233,750	47	\$ 78,773.00
Losses and claims paid during the year.....	90	196,314	36	61,273.00
Losses and claims scaled down and compromised during the year.....	4	2,750	.....	.....
Losses and claims outstanding unpaid December 31st last (end of year).....	35	34,686	11	17,500.00
Assessments collected during the year.....	.....	.....	.....	67,560.00

EXHIBIT OF STIPULATED PREMIUM POLICIES.

The following is a correct statement of the business of the year on stipulated premium policy account as it stood at close of business December 31st, according to home office books :

CLASSIFICATION.	Term Policies.		Whole Life Policies.	
	No.	Amount.	No.	Amount.
In force end of previous year	260	\$ 505,500	3,747	\$ 6,418,200
New policies issued	181	291,500	317	384,250
Reinsured other companies	517	710,500	5,293	8,230,000
Totals	967	\$ 1,507,500	9,357	\$15,032,450
Deduct ceased:				
By death	4	6,000	96	180,564
By surrender				
By lapse	474	780,000	2,319	3,230,936
Total terminated	478	\$ 786,000	2,415	\$ 3,411,500
In force end of year	489	721,500	6,942	\$11,620,950

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	Paid up and Limited Payment Policies.		Total Nos. and Amounts.	
	No.	Amount.	No.	Amount.
In force end of previous year	184	\$ 252,791	4,200	\$ 7,176,491
New policies issued	332	629,924	830	1,305,074
Reinsured other companies	858	1,861,020	6,668	10,801,520
Totals	1,374	\$ 2,743,735	11,698	\$ 19,283,685
Deduct ceased:				
By death	6	12,500	106	199,064
By surrender	32	75,500	32	75,500
By lapse	409	818,000	3,202	4,828,936
Total terminated	447	\$ 906,000	3,340	\$ 5,103,500
In force end of year	927	1,837,735	8,358	14,180,185

BUSINESS IN IOWA DURING 1900.

(Stipulated Premium Policies.)

Number and amount of policies on the lives of citizens of said state in force December 31st of previous year	635	\$ 775,000
Number and amount of policies on the lives of citizens of said state issued during the year	4,375	6,254,500
Total	5,010	\$ 7,029,500
Deduct number and amount which have ceased to be in force during the year	2,093	2,099,515
Total number and amount of policies in force in said state December 31, 1900	2,917	\$ 4,929,985
Amount of losses and claims on policies in said state unpaid December 31st of previous year	2	3,400
Amount of losses and claims on policies in said state incurred during the year	45	75,373
Total	47	\$ 78,773

Amount of losses and claims on policies in said state settled during the year, in cash.....

36

61,273

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?
 Answer. Cash. Total \$67,560.60.

CERTIFICATES AND POLICIES IN FORCE.

Present age.	Number.	Amount.	Present age.	Number.	Amount.	Present age.	Number.	Amount.	Present age.	Number.	Amount.
20.....	34	\$ 23,500	37...	270	\$ 446,000	54...	173	\$ 277,500	71...	25	\$ 43,204
21.....	30	34,500	38...	269	451,500	55...	225	393,000	72...	19	20,600
22.....	38	51,250	39...	290	499,461	56...	189	353,000	73...	13	22,350
23.....	49	67,500	40...	275	460,500	57...	176	319,500	74...	24	37,600
24.....	48	68,500	41...	297	527,700	58...	152	294,000	75...	12	22,500
25.....	81	120,000	42...	285	502,126	59...	139	235,850	76...	7	12,000
26.....	72	99,000	43...	268	459,000	60...	144	244,800	77...	4	9,000
27.....	104	153,000	44...	268	464,750	61...	107	194,500	78...	4	7,000
28.....	109	162,650	45...	221	426,250	62...	78	152,000	79...	2	5,000
29.....	126	184,008	46...	250	447,000	63...	82	154,750	80...	1	2,000
30.....	164	249,500	47...	230	417,500	64...	77	143,000	.....	.....	.....
31.....	145	212,016	48...	255	429,438	65...	88	172,000	.....	.....	.....
32.....	158	268,500	49...	244	425,250	66...	54	100,500	83...	1	2,000
33.....	198	284,000	50...	234	415,750	67...	47	72,050	.....	.....	.....
34.....	210	342,302	51...	232	401,500	68...	40	61,500	.....	.....	.....
35.....	233	407,250	52...	226	420,530	69...	40	66,500	86...	1	1,500
36.....	254	355,750	53...	207	397,500	70...	28	47,500	.....	.....	.....
											8,358,180.185

* Under 20, No. 42, \$ 39,500.

MISCELLANEOUS QUESTIONS.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. None.

What is the maximum or minimum amount of policies or certificates issued on any one life?

Give limiting ages for admission.

Answer. \$250 to \$5,000. 18 to 60 years.

Is any part of the mortuary or reserve fund, assessment, or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Investigating and defending association on death claims.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed (give nature of same, and how are these payments or promises provided for)?

Answer. No.

Does the company reserve in its articles of incorporation, by-laws or policies (state which) the right to levy extra assessments or increased premiums on stipulated premium policies, and how and when?

Answer. Both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American experiment table mortality on 4 and 4½ per cent, and combined table mortality 4 per cent

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Fixed amount; premium on some, percentage on others, to protect policies. Metropolitan Bank, Minneapolis.

Are the officers and directors elected by the members?

Answer. Directors, yes.

If not, how are they selected?

Answer. Officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail during quarter ending December 30th.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the company, or receiving any part of the expense fund as consideration for money advanced or for guaranty of payment of expenses?

Answer. No.

Has the company during the year levied extra assessments on assessment policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

Has the company during the year increased the premium on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of premiums to advanced ages when such right is retained?

Answer. No.

ANNUAL STATEMENT

For the period ending February 21, 1900, of the merged condition and affairs
of the

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, W. F. BECHTEL.

First Vice-President, DR. J. F. FORCE,

Secretary, GEO. F. GRITTY.

Second Vice-President, WALLACE CAMPBELL.

[Incorporated, September 15, 1885. Commenced business, September 15, 1885.]

Home Office, Minneapolis, under Chapter 184 Laws, 1885.

BALANCE SHEET.

Amount of net ledger assets, December 31st of previous year..\$ 1,964,875.51

INCOME DURING PERIOD.

As shown by the books at home office at the close of business February 21st

Gross amount paid by policy-holders to the company or its agents, without deductions for commissions or other expenses, as follows:

Premiums on stipulated premium policies, new business	\$ 14,740.80
Renewal assessments: Expense, \$21,213.64; mortuary, \$47,401.28; reserve, \$8,437.25; for other purposes, \$230.72, received in suspense.....	77,282.89
Medical examiners' fees paid by applicant.....	1,165.00
Total paid by policy-holders (items 1 to 5)	\$ 93,188.69
Interests from mortgages, \$1,722.91; other sources, \$390.62	2,113.53
Rents	202.45

From all other sources, viz: Citizens Bank, \$121.34; certificate

\$5.00	126.34	
Total, other than paid by policy-holders (items 6 to 10)	\$ 2,442.32	
Income during the year		\$ 95,631.01
Total		\$ 2,060,500.00

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business February 21st.

Death claims and additions paid	\$ 34,212.30	
Disability, sick or other benefits	268.25	
Advance payments returned to rejected applicants	116.47	
Paid policy-holders for dividends, \$6,080.18; for surrender values, \$253.01	6,333.19	
Total paid policy-holders (items 1 to 6)	\$ 40,930.21	
Commissions and fees retained by or paid or allowed to agents on account of first years fees, dues, assessments or premiums. \$20,333.60; subsequent years, \$1,873.90	22,207.50	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,971.44	
Salaries and allowances of managers and agents not paid by commissions	7,249.19	
Salaries of officers	3,291.66	
Salaries and other compensation of office employees	2,046.89	
Medical examiner's fees	1,297.36	
Taxes on premiums, \$1,390.97; insurance department fees and licenses, \$589	1,979.97	
Taxes on real estate and investments	77.47	
Rent	752.50	
Furniture, \$190.00; legal expenses, \$1,285.00; advertising and printing, \$587.54	2,062.54	
All other items, viz: Borrowed money revenue, \$1,271.81; postage \$629.57; general expenses, \$798.82; traveling expenses, \$1,479.09; mortgage expenses, \$116.98; miscellaneous expenses, \$446.73; medical director, \$50.00, sundry items, special renewals, \$27.40	4,820.40	
Total expense, other than paid to policy-holders (items 7 to 20)	\$ 47,756.92	
Disbursements during the year		\$ 98,687.13
Balance		\$ 1,971,812.87

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business February 21st.

Cost value of real estate (Schedule C), unincumbered	\$ 25,463.92	
Loans on mortgages of real estate (Schedule A), first liens, \$205,016.00; not first liens, \$500.00	205,516.00	
Loans secured by pledge of bonds, stocks or other collateral, (Schedule B)	7,672.10	
Cost value of bonds (excluding interests), \$4,606.58; and stocks, \$29,009.77 (Schedule D)	33,616.35	
Cash in office, \$300.20; deposited in banks, \$126,459.09	126,758.29	
Guaranty fund notes, \$1,431.00; premium notes, \$9,851.22; furniture \$2,430.77	19,712.99	

Other ledger assets, viz: furniture and printing office, \$4,000.00;
agents' debit balances, \$25,347.75; personal debits, \$796.96;
bills received, \$675.00; policy loans, \$447.36; reserve portion
of loans on policies, \$1,522,590.46 1,553,857.53

Total \$ 1,972,597.18

Deduct (items 7 and 8) all assets that are not actual investments,
agents' credit balances, \$377.38; all others, \$400.41 777.79

Total net ledger assets, as per balance on page 1 \$ 1,971,819.39

NON-LEDGER ASSETS.

Interest due, \$1,804.63; accrued, \$3,668.86; on mortgages \$ 5,473.49
Interest due, \$420.00; accrued, 393.37; on other assets 813.37
Rents due 50.00

Total \$ 6,336.86

Net amount of uncollected and deferred premiums 115,907.35

Total in non-ledger assets \$ 122,244.21

Gross assets \$ 2,094,063.60

Deduct non-ledger assets not admitted:

Furniture, fixtures and safes \$ 6,430.77

Money advanced to agents 1,406.72

Real estate, \$5,200; stocks, \$1,100 6,300.00

Total \$ 14,137.49

Total admitted assets 2,079,926.11

LIABILITIES.

Net present value of all the outstanding policies in force on the
21st day of February, 1901 as computed by the company accord-
ing to the actuary's table of mortality, with 4 per cent interest \$ 1,457,452.00

Losses on stipulated premium policies, adjusted, not due 25,000.00

Losses on stipulated premium policies, not adjusted, \$53,207.66;
resisted, \$9,212.27 62,419.93

All other liabilities, viz: estimated reserve on policies not yet
valued 94,661.60

Total liabilities \$ 1,639,533.53

Balance to protect contracts divisible surplus 440,392.58

Total balance 2,079,926.11

EXHIBIT OF ASSESSMENT CERTIFICATES OR POLICIES.

	Total Business of the year 1900.	
	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	17,449	\$ 25,109,991.00
Policies or certificates written or increased during the calendar year	12,219	18,134,424.00
Total	29,668	\$ 43,244,415.00
Deduct decreased or ceased to be in force during year	6,945	10,318,780.00
Total policies or certificates in force Dec. 31st last (end of year)	22,723	\$ 32,925,635.00
Losses and claims unpaid December 31st (beginning of year)	40	68,700.00
Losses and claims incurred during the calendar year	225	389,800.00
Total	265	458,500.00
Losses and claims paid during the year	191	364,594.00
Losses and claims outstanding unpaid December 31st last (end of year)	74	93,906.00
Assessments collected during year		624,700.68

IOWA INSURANCE REPORT.

EXHIBIT OF STIPULATED PREMIUM POLICIES.

The following is a correct statement of the business of the year on stipulated premium policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Term Policies.		Whole Life Policies.	
	No.	Amount.	No.	Amount.
In force end of previous year	269	\$ 505,000	16,996	\$ 24,351,730
New policies issued	181	291,500	4,398	5,539,250
Old policies revived			31	47,250
Changed and increased			20	31,000
Reinsured other companies	517	710,500	5,293	8,230,000
Totals	967	\$ 1,507,500	26,738	\$ 38,199,200
Deduct ceased:				
By death	4	6,000	201	366,064
By maturity			77	107,800
By surrender			3	2,500
By lapse	474	780,000	5,017	7,182,146
By change and decrease			25	18,750
By not being taken			108	175,500
Total terminated	478	\$ 786,000	5,431	\$ 7,822,800
In force end of year	489	721,500	21,307	30,366,400

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	Paid-up and Limited Payment Policies.		Total Numbers and Amounts.	
	No.	Amount.	No.	Amount.
In force end of previous year	184	\$ 252,791	17,449	\$ 25,109,991
New policies issued	332	629,924	4,911	6,460,674
Old policies revived			31	47,250
Changed and increased			20	31,000
Reinsured other companies	858	1,861,020	6,668	10,801,520
Total	1,374	\$ 2,743,735	29,079	\$ 42,450,435
Deduct ceased:				
By death	6	12,500	211	366,064
By maturity			77	107,800
By surrender	32	75,500	35	780,000
By lapse	409	818,000	5,900	8,780,186
By change and decrease			25	18,750
By not being taken			108	175,500
Total terminated	447	\$ 906,000	6,356	\$ 9,524,800
In force end of year	920	1,827,735	22,723	32,925,635

CERTIFICATES AND POLICIES IN FORCE.

Present Age.	Number.	Amount.	Present Age.	Number.	Amount.	Present Age.	Number.	Amount.	Present Age.	Number.	Amount.
20.....	144	\$ 153,250	37....	790	\$1,132,750	54....	371	\$ 534,500	71....	35	\$ 60,204
21.....	163	184,750	38....	765	1,088,100	55....	411	640,500	72....	26	33,600
22.....	198	242,750	39....	806	1,176,461	56....	359	582,250	73....	20	34,350
23.....	274	328,500	40....	821	1,139,250	57....	344	507,000	74....	26	44,600
24.....	298	363,750	41....	778	1,137,450	58....	290	501,000	75....	13	24,500
25.....	362	463,000	42....	759	1,161,876	59....	274	442,350	76....	7	9,000
26.....	374	449,000	43....	717	1,069,250	60....	275	429,300	77....	4	7,000
27.....	441	549,750	44....	684	1,038,250	61....	201	333,250	78....	2	5,000
28.....	515	631,500	45....	637	991,250	62....	155	260,000	79....	1	2,000
29.....	537	679,758	46....	641	1,000,250	63....	147	236,250	.....	.....	.....
30.....	580	755,000	47....	569	904,750	64....	130	210,500	.....	.....	.....
31.....	579	748,266	48....	568	908,688	65....	143	248,000	.....	.....	.....
32.....	606	822,750	49....	527	814,500	66....	96	167,000	83....	1	2,000
33.....	720	924,000	50....	516	809,000	67....	89	136,550	.....	.....	.....
34.....	682	955,052	51....	510	804,500	68....	72	105,800	.....	.....	.....
35.....	702	1,044,100	52....	527	835,030	69....	63	109,950	86....	1	1,500
36.....	754	1,003,250	53....	461	757,500	70....	51	93,500	.....	.....	.....

* Under 20, 108, \$140,000.

MISCELLANEOUS QUESTIONS.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws? (State which.)

Answer. Four dollars per \$1,000 insurance for general expenses included in premiums, policies and by-laws.

What is the maximum or minimum amount of policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Five thousand to two hundred and fifty dollars on single life; ages 18 to 60.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

What amount and under what circumstances.

Ten per cent for expense of collection and for special expense in protecting the funds.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed (give nature of same, and how are these payments or promises provided for)?

Answer. No endowments. Policies agree to return to member his pro rata share of unused reserve fund after fifteen years. No amount fixed.

Does the company reserve in its articles of incorporation, by-laws or policies (state which) the right to levy extra assessments or increased premiums on stipulated premium policies, and how and when?

Answer. Yes, in both to meet mortuary requirements.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American life tables (metshes) loaded for reserve and expense.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by loading mortuary rates to prevent increase in future cost. In banks and loaned on securities.

Are the officers and directors elected by the members?

Answer. Directors are.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Printed notice at least fifteen days before meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the company, or receiving any part of the expense fund as consideration for money advanced or for guaranty of payment of expenses?

Answer. No.

Has the company during the year levied extra assessments on assessment policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

Has the company during the year increased the premium on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of premiums to advanced ages when such right is retained?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the members holding assessment certificates?

Answer. \$60,714.22.

ANNUAL STATEMENTS
OF
Assessment Life Insurance Associations.
Transacting Business in Iowa in 1900 and Filing State-
ments in 1901.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ACME LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, JOHN W. WELLS.

Secretary, I. W. SHRIVER.

[Incorporated, January 4, 1895.

Commenced business, August 4, 1895.]

Home office, Marshalltown, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 4,790.68

INCOME DURING THE YEAR.

As shown by the books at home office at close of business
December 31, 1900:

Gross amount paid by members to the association or its agents,
without deductions for commissions or other expenses,
as follows:

First year's assessments: Expense, \$1,224.16; mortuary, \$243.04.....	\$ 1,467.20
Subsequent year's assessments: Expense, \$2,040.69; mortu- ary, \$4,209.74.....	6,250.43

Total paid by members.....	\$ 7,717.63
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Total income during the year	\$ 7,717.63
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Sum.....	\$ 12,508.31
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business,
December 31, 1900.

Death claims or installment paid	\$	4,501.30	
Total paid to members	\$	4,501.30	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums		784.00	
Commissions paid or allowed for collecting assessments to banks or collectors		151.48	
Salaries of officers		945.83	
Salaries and other compensation of office employees		404.50	
Taxes on assessments income, \$32.99; insurance department fees and licenses, \$13.00		45.99	
Rent		80.50	
Furniture, \$11.50; advertising and printing, \$201.22		212.72	
All other items: Postage and revenue, \$111.41; traveling expenses, \$486.32; telephone, telegrams, etc., \$42.10		639.83	
Total disbursements	\$	7,766.15	
Balance	\$	4,742.16	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office
at close or business December 31, 1900.

Cash in office, \$433.89; deposited in banks, \$4,308.27	\$	4,742.16	
Total net ledger assets	\$	4,742.16	

NON-LEDGER LIABILITIES.

Losses on policies, adjusted, not due	\$	570.00	
Losses on policies, not adjusted		720.00	
Total liabilities	\$	1,290.00	
Balance to protect contracts	\$	3,452.16	
Comprised under the following funds:			
Mortuary fund	\$	3,452.16	
Total special funds	\$	3,452.16	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in Iowa. During Year.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year)...	424	\$ 424,000.00
Policies or certificates written or increased during the calendar year....	66	66,000.00
Total	490	\$ 490,000.00
Deduct decreased or ceased to be in force during year.....	64	64,000.00
Total policies or certificates in force December 31st (end of year)...	426	\$ 426,000.00
Losses and claims unpaid December 31st (beginning of new year)	1	180.00
Losses and claims incurred during the calendar year	13	5,611.30
Total	14	\$ 5,791.30
Losses and claims scaled down and compromised during the year.....	11	4,501.30
Losses and claims outstanding unpaid December 31st (end of year).....	3	1,290.00
Assessments collected during year.....		7,717.63

MISCELLANEOUS QUESTIONS.

Give amount of annual dues, and how paid.

Answer. Fifty cents monthly.

Are these specified in policies or in by-laws?

Answer. Articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Two thousand dollars.

Give limiting ages for admission.

Answer. Fifteen to 65 years. Policies increase monthly at \$15.00.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Policies and articles.

Upon what basis and manner are your regular assessments computed?

Answer. Monthly age of entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Mortuary fund only.

Are the officers and directors elected by the members?

Answer. Directors by members; officers by directors.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No. Have application blanks upon which to apply and Medical directors pass upon all applicants.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Do not make calls, if made quarterly would produce over \$1,200.

Has the association during the year levied extra assessments on policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRANK DELANO

Vice-President, W. MARTIN JONES.

Secretary, GEORGE E. GODWARD.

[Incorporated, September, 1889.

Commenced business, December, 1889.]

Home office, 253 Broadway, New York City.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	\$ 29,244.24
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INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:

First year's assessments: Expense.....	\$ 11,410.45
Subsequent years' assessments: Expense, \$17,678.25; mortuary, \$112,406.92	130,085.17
Total paid by members	\$ 141,495.62
Interest, other sources.....	448.28
Total income during the year.....	\$ 141,943.90
Sum of both amounts.....	\$ 171,188.14

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid.....	\$ 77,875.00
Paid members for sick and accident benefits.....	112.50
Total paid to members (items 1 to 4)	\$ 77,987.50
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	10,227.19
Commissions paid or allowed for collecting assessments to banks or collectors.....	7,966.15
Salaries and allowances of managers and agents not paid by commissions.....	4,900.00
Salaries of officers.....	7,200.00
Salaries and other compensation of office employees.....	4,360.00
Medical examiners' fees, whether paid direct by members or otherwise.....	741.30
Insurance department fees and licenses.....	802.32
Rent.....	1,430.00
Legal expenses, \$1,412.25; advertising and printing, \$2,323.31...	3,735.56
All other items, viz: Postage, \$1,194.31; traveling expenses, \$1,462.87; sundries, \$759.30	3,416.48
(Total expenses, footings of items 5 to 16, \$44,779.00.)	
Total disbursements	\$ 122,766.50
Balance.....	\$ 48,421.64

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in company's office, \$3,287.35; deposited in banks, \$45,134.29.	48,421.64
Total net ledger assets, as per balance on page 1.....	\$ 48,421.64

NON-LEDGER ASSETS.

Mortuary assessments due on last call made within sixty days on insurance in force	\$ 8,757.39
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of liabilities.....	18,734.48
Total non-ledger assets	\$ 27,491.87
Gross assets.....	\$ 75,913.51
Deduct assets not admitted:	
Excess of items 15 and 16 over changes in liabilities on same account.....	3,991.87
Total admitted assets.....	\$ 71,921.64

NON-LEDGER LIABILITIES.

Losses on policies adjusted, not due (Schedule XI).....	\$ 10,000.00
Losses on policies, not adjusted, \$12,500; resisted, \$1,000 (Schedule XI)	13,500.00
Assessments paid before due	344.55
Total liabilities	\$ 23,844.55
Balance to protect contracts.	\$ 48,077.09

Comprised under the following funds:

Mortuary fund.....	\$ 11,799.42
Emergency fund	32,808.35
General or expense fund....	3,471.32

Total special funds..... \$ 48,079.09

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in Iowa during year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	4,316	\$6,821,130.00	25	\$ 31,000.00
Policies or certificates written or increased during the calendar year.....	542	739,600.00	6	4,000.00
Total	4,858	\$7,560,730.00	31	35,000.00
Deduct decreased or ceased to be in force during year....	510	702,330.00	2	4,500.00
Total policies or certificates in force December 31st (end of year)	4,348	\$6,858,430.00	29	30,500.00
Losses and claims unpaid December 31st (beginning of new year)	9	16,600.00		
Losses and claims incurred during the calendar year....	49	95,125.00		
Total	58	\$ 111,725.00		
Losses and claims scaled down and compromised during the year	45	88,225.00		
Losses and claims outstanding unpaid December 31st (end of year)	13	23,500.00		\$ 617.62
Assessments collected during year		141,495.62		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. None.

Give amount of annual dues, and how paid. Are these specified in policies or in by-law?

(State which.)

Answer. \$3.00 per \$1,000 included in assessment calls. By-laws.

What is the maximum and minimum amount of the policies or certificates issued on anyone life? Give limiting ages for admission.

Answer. \$5,000, \$100.00; 15 to 60.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividends, surrender value, or endowment feature?

Answer. Assessments or emergency fund.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. For investigating, contesting and settling claims; for collecting assessments.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed? (Give nature of same, and how are these payments or promises provided for?)

Answer. No.

Does the association reserve in its by-laws or policies (state which) the right to levy extra assessments, and how and when?

Answer. By-laws and policies.

Upon what basis and manner are your regular assessments computed?

Answer. At age of entry rates to be increased or extra assessments to be called if necessary.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. For protection of members and to meet the requirements of the law.

Are the officers and directors elected by the members?

Answer. Directors.

If not, how are they selected?

Answer. Officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By notice to members.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Yes.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. Yes.

If so, state governing rules.

Answer. To trustees.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes, all legitimate claims paid in full.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$18,734.48.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ANNUITY LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRANCIS GENESER.

Secretary, CHARLES H. BAKER.

[Incorporated January 19, 1890, under Acts Twenty-first General Assembly. Commenced business January 19, 1890.

Home office, 903 Observatory building, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 33,596.73

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 2,709.50
First year's assessments: Expense, \$23,692.64; mortuary, \$7,897.55	31,590.19
Subsequent years' assessments: Expense, \$28,753.45; mortuary, \$57,443.05.....	86,196.50
Medical examiners' fees paid by applicant.....	531.00

Total paid by members.....	\$ 121,027.19
Interest from mortgages, \$638.63; other sources, \$394.86.....	1,033.49

Total income during the year.....	\$ 122,060.68
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Sum of both amounts.....	\$ 155,857.41
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid.....	\$ 59,008.36
Advanced payments returned to rejected applicants.....	113.41

Total paid to members (items 1 to 3).....	\$ 59,121.77
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums...	15,499.93
Commissions paid or allowed for collecting assessments to banks or collectors.....	4,409.65
Salaries and allowances of managers and agents not paid by commissions; membership fees.....	2,691.00
Salaries of officers.....	7,985.06
Salaries and other compensation of office employees.....	3,331.97
Medical examiners' fees, whether paid direct by members or otherwise.....	1,552.49
Taxes on assessments income, \$898.79; insurance department fees and licenses, \$169.....	1,067.79
Taxes on real estate and investments.....	62.54
Rent.....	612.00
Furniture, \$87.89; legal expenses, \$1,720.58; advertising and printing, \$1,733.65.....	3,542.12
All other items, viz: Postage, \$1,266.81; traveling expenses, \$926.79; contingent expenses, \$300.51; internal revenue, \$229.80; mortuary expenses, \$914.89.....	3,638.80
(Total expenses, footing of items 4 to 16, \$44,394.25.)	

Total disbursements.....	\$ 103,510.25
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Balance.....	\$ 52,147.16
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LEDGER ASSETS.

As per ledger accounts as shown by the books at home office at the close of business December 31st.

Book value real estate (Schedule C), unincumbered.....	\$ 2,000.00
Loans on mortgages of real estate (Schedule A), first liens.....	11,150.00
Cash deposited in banks.....	38,991.39

Total.....	\$ 52,141.39
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Total net ledger assets, as per balance on page 1.....	\$ 52,141.39
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NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 156.35	
Interest accrued on other assets, time deposits.....	510.17—\$	666.52
Market value of real estate over book value (Schedule C).....		1,000.00
Mortuary assessments due on last call made within sixty days on insurance in force.....	5,042.94—	6,709.46
Total non-ledger assets.....		\$ 7,658.21
Gross assets.....		\$ 59,799.60
Deduct assets not admitted:		
Furniture, fixtures and safes, \$500; supplies, printed matter and stationery, \$428.75.....	948.75	
Total.....		948.75
Total admitted assets.....		\$ 58,850.85

NON-LEDGER LIABILITIES.

Losses on policies adjusted, not due (Schedule XI).....	\$ 34,950.00	
Losses on policies resisted (Schedule XI).....	5,800.00	
Total liabilities.....		40,750.00
Balance to protect contracts.....		\$ 18,100.85
Comprised under the following funds:		
Mortuary fund.....	\$ 4,439.96	
General or expense fund.....	13,660.89	
Total special funds.....		\$ 18,100.85

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	4,921	\$ 6,905,550.00	2,291	\$ 3,382,100.00
Policies or certificates written or increased during the calendar year.....	1,304	1,665,800.00	113	148,600.00
Total.....	6,225	\$ 8,571,350.00	2,404	\$ 3,530,700.00
Deduct decreased or ceased to be in force during year.....	955	1,593,500.00	477	781,800.00
Total policies or certificates in force Decem- ber 31st (end of year).....	5,270	\$ 6,977,850.00	1,927	\$ 2,748,900.00
Losses and claims unpaid December 31st (begin- ning of new year).....	49	38,800.00	29	20,000.00
Losses and claims incurred during the calendar year.....	47	60,958.36	17	23,200.00
Total.....	96	\$ 99,758.36	46	\$ 43,200.00
Losses and claims scaled down and compromised during the year.....	46	59,008.35	20	23,000.00
Losses and claims outstanding unpaid December 31st (end of year).....	50	40,750.00	26	20,200.00
Assessments collected during year.....		117,786.60		39,726.35

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Class A, \$5.00 each policy; class B, \$5.00 for \$1,000 policy; \$7.00 for \$2,000 policy and \$8.50 for \$3,000 policy.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws? (State which)

Answer. None required.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Class A, from \$500.00 to \$4,000.00; class B, from \$1,000.00 to \$3,000.00. Age limit, from 18 to 60 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. As provided in the articles, any expenses incident to the protection thereof in any legal proceedings.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies (state which) the right to levy extra assessments, and how and when?

Answer. In articles of incorporation. When mortuary receipts do not meet death claims.

Upon what basis and manner are your regular assessments computed?

Answer. In class A, amount of benefits are graded according to age and assessments are fixed amounts regardless of age. In class B, graded assessments payable annually, semi-annually or quarterly at approximately the actuaries tables of mortality and both classes are subject to increase.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. All funds are raised by quarterly, semi-annual or annual assessments. If there is an accumulation after providing for all death claims, due or contested, it goes to the emergency fund to meet further death losses. Deposited to the credit of the treasurer of the association in bank subject to check to meet death claims as they become due.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Eight 114-1000 per thousand.

Are the officers and directors elected by the members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days prior to annual meeting in sealed letter to members' address.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or as guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicant?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$29,454.00.

Has the association during the year levied extra assessments on policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

BANKERS LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. A. TEMPLE.
Secretary, A. C. STILSON.

First Vice-President, E. E. CLARK.
Treasurer, SIMON CASADY.

[Incorporated, June 30, 1879. Commenced business, September, 2, 1879.]

Home office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. .	\$ 3,556,784.04
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INCOME DURING YEAR.

As shown by the books at the home office at close of business December 31, 1900.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Membership fees required or represented by applications.	\$ 56,800.48	
First year's assessments; expense, \$5,490.05; mortuary, \$23,999.46.	29,489.51	
Subsequent year's assessments, expense, \$222,717.51; mortuary, \$794,186.18.	1,016,903.69	
Guarantee deposits.	302,047.03	
Total paid by members.	\$ 1,405,240.71	
Interest from mortgages, \$140,476.81; bonds and stocks, \$10,416.36; other sources, \$28,116.83.	179,010.00	
From all other sources, viz: Reinstatement fees, \$1,870.97; changes of beneficiaries, \$610.00.	2,480.97	
Advances to agents repaid.	874.65	
Total income during the year.	\$ 1,587,606.33	
Sum of both amounts.	\$ 5,144,350.37	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1900.

Death claims paid	\$	878,991.32	
Guarantee deposits returned to beneficiaries of deceased members		17,703.43	
Advance payments returned to rejected applicants, and to members for canceled certificates		4,253.75	
Total paid to members	\$	900,948.50	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, A. . . .		54,913.26	
Commissions paid or allowed to banks or collectors, for collecting assessments, etc.		29,261.82	
Salaries and allowances of managers and agents not paid by commissions		4,237.95	
Salaries of officers		23,027.93	
Salaries and other compensation of office employees		24,260.25	
Medical examiner's fees, whether paid direct by members or otherwise		25,507.00	
Taxes on premiums, \$8,732.21; insurance department fees and licenses, \$2,328.30; municipal licenses, \$133.15; internal revenue, \$15,815.76		27,009.42	
Rent		4,810.04	
Furniture, \$2,207.03; legal expenses, \$3,341.63; advertising and printing \$6,624.22		12,172.88	
All other items, viz: Stationery, etc., \$878.34; postage, \$10,632.06; telegrams, \$33.60; traveling expenses, \$2,948.34; express and freight, \$401.65; blank books, \$215.45; all other items, \$764.84		15,874.28	
Total disbursements			\$ 1,122,023.33
Balance			\$ 4,022,367.04

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Loans on mortgages of real estate, first liens	\$	2,969,063.39	
Book value of bonds, excluding interest		298,851.71	
Cash in office, \$84.22; deposited in banks, \$135,162.67		135,246.89	
Other assets, viz: Guarantee notes not due on members in good standing		627,105.05	
Total			\$ 4,022,267.04
Deduct ledger liabilities:			
Trust deposits	\$	1,900.00	
Total net ledger assets	\$	4,022,367.04	\$ 4,022,367.04

NON-LEDGER ASSETS.

Interest due, \$649.50; accrued, \$60,058.91 on mortgages	\$	60,708.41	
Interest due, \$745.50; accrued, \$9,941.68 on other assets	10,687.18—\$	71,395.59	
Market value of bonds (not including interest) and stocks over book value		3,711.64	

Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for

88,666.00

Total non-ledger assets.	\$ 163,773.23
Gross assets.....	\$ 4,186,140.27
Total admitted assets	\$ 4,186,140.27

NON-LEDGER LIABILITIES.

Losses on post mortem policies, not adjusted, \$78,666.00; resisted, \$10,000.00.	\$ 88,666.00
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	3,551.22
Assessments paid before due	1,404.85
Total liabilities.....	\$ 93,622.07
Balance to protect contracts.....	\$ 4,092,518.20

Comprised under the following funds:

Guarantee fund (less amount thereof included in liabilities and in assets not admitted)...	\$ 2,664,299.32
Emergency (surplus) fund (less amount thereof included in liabilities and assets not admitted).....	\$ 1,559,423.53
Less temporary advance to mortuary fund.	161,983.94
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	30,779.29
Total special funds.	\$ 4,092,518.20

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa during year.	
	No.	Amount.	No.	Amount.
Certificates in force December 31st (beginning of year)	64,683	\$129,366,000.00	16,066	\$32,132,000.00
Certificates restored during the calendar year.	110	220,000.00	24	48,000.00
Certificates written or increased during the calendar year.....	9,953	19,906,000.00	1,616	3,232,000.00
Total	74,746	\$149,492,000.00	17,706	\$35,412,000.00
Deduct decreased or ceased to be in force during year	3,118	6,236,000.00	496	992,000.00
Total certificates in force last December 31st (end of year)	71,628	\$143,256,000.00	17,210	\$34,420,000.00
Losses and claims unpaid December 31st (beginning of year)	41	\$ 82,500.00	8	\$ 16,500.00
Losses and claims incurred during the calendar year	450	900,000.00	108	216,000.00
Claims on certificates formerly operated as terminated	3	1,700.00		
Total	494	\$ 984,200.00	116	\$ 232,500.00
Losses and claims paid, scaled down and compromised during year	450	878,991.32	105	207,500.00
Losses and claims outstanding unpaid last December 31st (end of year).....	44	\$ 88,666.00	11	\$ 22,000.00
Premiums and assessments collected during year.....		\$ 1,046,393.20		\$ 237,931.97

EXHIBIT OF CERTIFICATES OR POLICES—Continued.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Whole Life Policies	
	No.	Amount.
In force at end of previous year.....	64,683	\$ 129,366.00 x
New policies issued.....	9,953	19,906.00. 00
Old policies revived.....	110	220.00. 00
Total.....	74,746	\$ 149,492.00. 00
Deduct ceased:		
By death.....	450	\$ 900.00. 00
By surrender.....	106	212.00. 00
By lapse.....	2,562	5,124.00. 00
Total terminated.....	3,118	\$ 6,236.00. 00
In force at end of year.....	71,628	\$ 143,256.00. 00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. The entrance fee is equal in dollars to one-half the member's age for each certificate of \$2,000, and is paid at entrance.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws? The annual dues on business written prior to July 1, 1888, is 6 per cent. of guarantee deposit (which is \$1.00 for each year of the member's age for each certificate of \$2,000) and upon the business written since that date it is 10 per cent. Amount is fixed by articles of incorporation and resolution of board of directors.

What is the maximum and minimum amount of the policies or certificates on any one life? Give limiting ages for admission. \$6,000—\$2,000. 21 to 50 years (21 to 40 years, \$6,000—41 to 50 years, \$4,000).

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? The face value of certificates is secured by deposit with the State Insurance Department, and the amount due is provided for by an assessment on the members, levied pro rata upon the guarantee fund of the association. Payment of the certificates in full is guaranteed by the assets of the association and the right of assessment, but with no promise of dividends, surrender values, or endowment features. No right to scale policies is retained.

Is any part of the mortuary or reserve fund assessments or premiums used for the purpose of paying any expenses? No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

Does the association reserve, in its by-laws or policies, the right to levy extra assessments, and how and when? Upon what basis and manner are your regular assessments or premiums computed? The by-laws authorize assessment of amount required to pay losses. Assessments are levied for such a percentage upon the guarantee fund as will produce the amount required to pay death losses.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited? The guarantee fund is created by deposits at entrance for the purpose of securing persistent membership. The surplus fund is made up of interest collections and forfeitures of guarantee deposits of lapsed members, and is for the purpose of paying any losses which may occur in excess of a rate of ten deaths per annum per one thousand members. Securities belonging to the association of a book value of \$3,233,901.71 (par value \$3,233,247.35) are deposited with the auditor of the State of Iowa, as required by law. Loans to the amount of \$28,013.39 are held in the home office of the association. A deposit of \$1,000.00 has been made with the Missouri insurance department. The balance is in process of collection and investment.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest, and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality? Expected mortality, \$1,842,101.47, according to actuaries' table.

Are the officers and directors elected by the members? Yes. Are notices of election sent to members? Yes. When and how? Annually in March, by mail. Are proxies contained in applications? No. Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses? No.

Is a medical examination required before issuing a policy or certificate to an applicant? Yes. Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives, and dependants, or actual creditors of the member? No.

Has the society paid all its death claims in full? Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association? The quarterly calls made in 1900 produced \$1,046,393.20, or an average of \$261,598.30 each.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much? No. Or increased the basis or rate of assessments to advanced ages, when such right is retained? No. Or increased the ratio or number of assessments, the basis or rate remaining the same? No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FARMERS LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. W. CHERRY.

First Vice-President, F. W. SPRAGUE.

Secretary, F. W. WILTSE.

[Incorporated, May 18, 1897, under Assessment Law. Commenced business, July 31, 1897]

Home office, 310 Crocker Building, Des Moines, Iowa

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year... \$ 30,174.37

INCOME DURING YEAR.

As shown by the books at home office at close of business, December 31st.

Gross amount paid by members to the association, or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 13,033.50
First year's assessments, guarantee.....	4,323.50
Subsequent years' assessments: Expense, \$6,111.01; mortuary, \$3,791.30; reserve, \$233.50; for other purposes, emergency, \$950.00; guarantee, \$1,922.02; trust, \$174.68.....	13,182.51

Total paid by members.....	\$30,539.51
Other sources.....	634.70

Total income during the year..... \$ 31,174.27

Sum of both amounts..... \$ 61,348.64

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid	\$ 8,000.00
Advanced payments returned to rejected applicants.....	484.38

Total paid to members (items 1 to 4)..... \$ 8,484.38

Commissions and fees retained by, or paid, or allowed to agents on account of first year's fees, dues, assessments, or premiums.....	6,904.11
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Commissions paid or allowed for collecting assessments to banks or collectors.....	146.61
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Salaries of officers, \$2,500.00; other compensation of officers, directors, \$124.50.....	2,624.50
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Salaries and other compensation of office employees.....	908.00
Medical examiner's fees, whether paid direct by members or otherwise.....	800.00
Taxes on assessments income, \$177.00; insurance department fees and licenses, \$19.00.....	196.00
Rent (including \$525.00 for association's use of own buildings) less sub-leases.....	525.00
Furniture, \$240.35; legal expenses, \$105.79; advertising and printing, \$338.64.....	684.78
All other items, viz: Freight and express, \$2.60; postage, \$168.92; bonds, \$50.00; book and supplies, \$101.71; telegraph and telephone, \$38.08; traveling, \$181.60; miscellaneous, \$108.37.	651.28
(Total expenses, footings of items 5 to 16, \$13,440.28.)	
Total disbursements.....	\$ 21,924.66
Balance.....	\$ 39,423.92

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in office, \$228.37; deposited in banks, \$3,658.23.....	\$ 3,886.60
Agents' debit balances, \$407.25; bills receivable, \$35,290.07	35,697.32
Total.....	\$ 39,583.92
Deduct ledger liabilities.	
Agents' credit balances.....	\$ 160.00
Total net ledger assets, as per balance on page 1.....	\$ 39,423.92
Balance to protect contracts.....	\$ 39,423.92
Comprised under the following funds:	
Mortuary fund.....	\$ 3,454.06
Reserve fund	1,553.28
Emergency fund	7,279.32
Guarantee fund, \$16,531.59; trust fund, \$678.76; contingent, \$9,926.91.....	27,137.26
Total special funds.....	\$ 39,423.92

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.	
	Number.	*Amount.
Policies or certificates in force December 31st (beginning of new year)....	1,117	\$ 2,060,000.00
Policies or certificates written or increased during the calendar year.....	239	478,000.00
Total.....	1,356	\$ 2,538,000.00
Deduct decreased or ceased to be in force during the year.....	129	190,000.00
Total policies or certificates in force December 31st (end of year)....	1,227	\$ 2,348,000.00
Losses and claims incurred during the calendar year.....	6	8,000.00
Assessments collected during year.....		9,902.31

* Not solicited outside of state.

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Fifty cents for each year of applicant's age, payable in cash or equivalent.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Three-tenths of 1 per cent on amount of insurance carried, payable quarterly.

By-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. \$1,000 and \$2,000. From 20 to 50 years of age.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments computed?

Answer. Assessments are based on age of applicant at entrance.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. The reserve fund is composed of the guarantee deposits and the interests accruing from all the funds of the association. To pay mortality in excess of 1 per cent. To be deposited with Auditor of State.

Are the officers and directors elected by the members?

Answer. Directors only.

If not, how are they selected?

Answer. Officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail, not less than thirty days prior to election.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses.

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$5,402.75.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

GERMAN-AMERICAN MUTUAL LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HENRY NAUMANN.

Vice-President, JOHN ZAISER.

Secretary, F. H. A. KOCH.

[Incorporated March 5, 1887, under Chapter 65. Commenced business July 1, 1887.]

Home office, Burlington, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year, corrected last year's balance.....	\$ 15,928.41
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INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 430.53
First year's assessments: Expense, \$2,279.17; mortuary, \$7,974.68; reserve, \$2,658.22; for other purposes: Special deposit, \$153.21	13,065.28
Total paid by members.....	\$ 13,495.81
Premium notes and assessments not yet due.....	10,720.30
From all other sources, viz: Temporary advance for expense fund, \$2,473.53; mortuary fund, \$6,500.....	8,973.53
Total income during the year.....	\$ 33,189.64
Sum of both amounts.....	\$ 49,118.05

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid.....	\$ 9,562.54
Paid members for surrender value.....	143.87
Total paid to members (items 1 to 4).....	\$ 9,706.41
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums..	200.00
Salaries and allowances of managers and agents not paid by commissions.....	1,350.99
Salaries of officers, \$1,180.20; other compensation of officers, \$28.00	1,208.20
Salaries and other compensation of office employees	306.00

Medical examiners' fees, whether paid direct by members or otherwise	56.00
Insurance department fees and licenses.....	25.00
Temporary advance from previous years returned.....	8,028.22
Rent.....	450.14
Legal expenses, \$74.75; advertising and printing, \$230.50 ...	305.25
Bills receivable and notes cancelled	14,693.13
All other items, viz: Postage and exchange, \$181.20; books and stationery, \$18.05; traveling expenses, \$222.61; sundries, \$62.40 (Total expenses, footings of items 5 to 16, \$4,385.84.)	484.26
Total disbursements.....	\$ 36,813.60
Balance.....	\$ 12,304.45

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Loans on mortgages of real estate (Schedule A), first liens.....	\$ 1,200.00
Cash in office.....	384.15
Other assets, viz: Premium notes and other obligations not yet due, secured.....	10,720.30
Total net ledger assets, as per balance on page 1	\$ 12,304.45

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	54.00
Gross assets	\$ 12,358.45
Total admitted assets.	\$ 12,358.45

NON-LEDGER LIABILITIES.

All other liabilities, viz: Borrowed money.....	\$ 8,073.53
Balance to protect contracts.....	\$ 3,414.92

Comprised under the following funds:

Mortuary fund.....	\$ 1,817.01
Reserve fund.....	614.29
Special fund.....	462.09
General or expense fund.....	521.53
Total special funds	\$ 3,414.92

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the yr.		Business in Iowa during year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	703	\$ 700,500	186	\$ 194,500
Policies or certificates written or increased during the calendar year.....	48	59,000	33	43,000
Total.....	751	759,500	219	237,500
Deduct decreased or ceased to be in force during year.....	118	116,000	38	35,500
Total policies or certificates in force December 31st(end of year)	633	643,500	181	202,000
Losses and claims unpaid December 31st(beginning of new year)	1	1,000	1	1,000
Losses and claims incurred during the calendar year.....	9	9,500	2	2,000
Total.....	10	10,500	3	3,000

Assessments collected during year, \$13,495.81.

MISCELLANROUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Entrance fee, if any is charged, varies according to age of applicant and amount of policy issued.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws? (State which.)

Answer. One-half of one per cent of the amount of insurance in force stated in policy, also in articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Minimum, \$500; maximum, \$2,000. Ages from 16 to 60.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Only according to Iowa laws.

Is any part of the mortuary or reserve fund assessments used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Each fund bears the cost of its collection disbursement and protection. Only net receipts at home office.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed? (Give nature of same, and how are these payments or promises provided for?)

Answer. No endowment policies. Limited payment policies having a surrender value after two years. Special deposit fund created for this purpose.

Does the association reserve in its by laws or policies (state which) the right to levy extra assessments, and how and when?

Answer. Both.

Upon what basis and manner are your regular assessments computed?

Answer. Upon the American and actuaries tables combined.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. From surplus of mortuary premiums collected calculated one-fourth of it to go to the reserve or emergency fund, deposited according to laws of state of Iowa.

Are the officers and directors elected by the members?

Answer. Directors by members.

If not, how are they selected?

Answer. Officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Mailed not less than thirty days prior to election.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Yes, all such of the directors or officers as have advanced any money will be repaid as soon as the surplus in the fund will permit.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Not less than \$2,000.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the

ILLINOIS BANKERS LIFE ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. C. RANKIN.

First Vice-President, W. G. STEVENSON.

Secretary, W. A. SAWYER.

Second Vice-President, I. A. EWING.

[Incorporated, November 3, 1897, under act June 22, 1893. Organized on Assessment plan. Commenced business, November 3, 1897.]

Home office, Monmouth, Ills.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....

\$ 15,640.⁷⁴

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by policy-holders to the company or its agents, without deductions for commissions or other expenses, as follows:

IOWA INSURANCE REPORT.

251

Premiums on stipulated premium policies, new business	\$	4,814.20
Renewal assessments: Expense, \$2,742.16; mortuary, \$10,874.97; ..		
in lieu of guarantee, \$2,185.15.....		15,802.28
Total paid by policy-holders (items 1 to 5).....	\$	20,616.48
Interest from mortgages.....		608.75
Income during the year.....	\$	21,225.23
Total	\$	36,866.01

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims and additions paid..	\$	6,212.06
Paid beneficiaries from guarantee fund.....		84.30
Advanced payments returned to rejected applicants.....		8.00
Total paid policy-holders (items 1 to 6)	\$	6,304.36
Commissions and fees retained by or paid or allowed to agents, subsequent years.....		4,656.89
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....		104.73
Salaries and allowances of managers and agents not paid by commissions.....		196.70
Salaries of officers, \$455.00; other compensation of officers, \$200.		655.00
Salaries and other compensation of office employees.....		330.00
Medical examiner's fees..		656.00
Insurance department fees and licenses.....		48.00
Taxes on real estate and investments.. . . .		95.47
Rent (including \$120.00 for company's use of own buildings) less sub-leases.....		120.00
Advertising and printing.....		233.50
All other items, viz: Fuel, \$37.05; express charges, \$11.16		48.21
Postage, revenue and bank exchange, \$154.20; miscellaneous, \$75.90.		230.10
Iowa state inspector		130.00
Total expenses, other than paid to policy-holders (items 7 to 20), \$7,504.60.		
Disbursements during the year	\$	13,808.96
Balance.....	\$	23,057.05

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Loans on mortgages of real estate (Schedule A), first liens.....	\$	20,266.00
Deposited in banks.....		2,720.03
Other ledger assets, viz: Agents' debit balance.		71.02
Total.....	\$	23,057.05
Total net ledger assets, as per balance on page 1.....	\$	23,057.05

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	489.94
Assessments due on call made within sixty days.....		4,299.44

Furniture and fixtures, \$325.00; supplies and printed matter, \$50	375.00	
Total non-ledger assets.....		\$ 5,164.38
Gross assets.....		\$ 28,221.43
Deduct non-ledger assets not admitted:		
Furniture, fixtures and sales, \$325; supplies, printed matter, and stationery, \$50	\$ 375.00	
Agent's debit balance	71.02	
Assessments due on call made within sixty days, \$4,299.44; interest accrued, \$489.94.....	4,789.38	
Total		\$ 5,235.40
Total admitted assets		\$ 22,986.03
LIABILITIES.		
Losses on post mortem policies not adjusted.....	\$ 2,000.00	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due and accrued.....	395.19	
Total liabilities		\$ 2,395.19
Balance to protect contracts		\$ 20,590.84
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	\$ 11,396.88	
In lieu of guarantee fund (less amount thereof included in liabilities and in assets not admitted).....	11,357.80	
General fund (less amount thereof included in liabilities and in assets not admitted).....	30.32	
Expense fund (less amount thereof included in liabilities and in assets not admitted)	201.03	
Total special funds.....		\$ 22,986.03

EXHIBIT OF ASSESSMENT CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	771	\$ 1,317,000		
Policies or certificates written or increased during the calendar year.....	313	536,000	23	\$ 43,000
Total	1,084	\$ 1,853,000	23	\$ 43,000
Deduct decreased or ceased to be in force during year	135	219,000	8	15,000
Total policies or certificates in force December 31st last (end of year)	949	\$ 1,634,000	15	\$ 28,000
Losses and claims unpaid December 31st (beginning of year).....	1	2,000		
Losses and claims incurred during the calendar year	5	8,000		
Total	6	\$ 10,000		
Losses and claims paid during the year	4	6,000		
Losses and claims scaled down and compromised during the year	1	2,000		
Losses and claims outstanding unpaid December 31st last (end of year)	1	2,000		
Assessments collected during the year				\$ 88.57

IOWA INSURANCE REPORT.

253

EXHIBIT OF STIPULATED PREMIUM POLICIES.

The following is a correct statement of the business of the year on stipulated premium policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION	Whole Life Policies.		Total Nos. and Amounts.	
	No.	Amount.	No.	Amount.
In force end of previous year.....	771	\$ 1,317,000	771	\$ 1,317,000
New policies issued.....	311	533,000	311	533,000
Old policies revived.....	2	3,000	2	3,000
Totals.....	1,084	\$ 1,853,000	1,084	\$ 1,853,000
Deduct ceased:				
By death.....	6	10,000	6	10,000
By lapse.....	129	209,000	129	209,000
Total terminated.....	135	\$ 219,000	135	\$ 219,000
In force end of year.....	949	1,634,000	949	1,634,000

BUSINESS IN IOWA DURING 1900.

	No.	Amount.
Number and amount of policies on the lives of said state issued during the year.....	23	\$ 43,000
Total.....	23	\$ 43,000
Deduct number and amount which have ceased to be in force during the year.....	8	15,000
Total number and amount of policies in force in said state December 31, 1900.....	15	\$ 28,000

What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?
 Answer. Cash, \$87.24; notes or credits, \$731.40; total, \$818.64.

CERTIFICATES AND POLICIES IN FORCE.

Present age.	Number.	Amount.	Present age.	Number.	Amount.	Present age.	Number.	Amount.
18.....	3	\$ 5,000	37.....	34	\$ 61,000	54.....	9	\$ 15,500
19.....	2	4,000	38.....	30	52,500	55.....	12	23,000
20.....	4	7,000	39.....	23	37,500	56.....	16	29,000
21.....	6	8,000	40.....	36	59,500	57.....	10	18,000
22.....	13	23,000	41.....	15	25,500	58.....	18	34,000
23.....	14	23,500	42.....	31	54,000	59.....	14	25,000
24.....	12	20,000	43.....	18	28,000	60.....	19	34,500
25.....	28	46,500	44.....	25	40,500	61.....	16	29,500
26.....	28	45,500	45.....	26	44,500	62.....	11	21,000
27.....	36	63,000	46.....	29	49,000	63.....	9	18,000
28.....	28	48,000	47.....	27	45,000	64.....		
29.....	28	46,000	48.....	21	37,500	65.....		
30.....	27	46,500	49.....	25	40,000	66.....		
31.....	27	44,000	50.....	34	62,000	67.....		
32.....	28	49,000	51.....	36	61,500	68.....		
33.....	24	37,000	52.....	13	22,500	69.....		
34.....	22	38,000	53.....	9	18,000	70.....		
35.....	29	48,000						
36.....	24	40,000						

MISCELLANEOUS QUESTIONS.

Give amount of annual dues, and how paid?

Answer. No annual dues, expense fund a certain per cent of guarantee contributions levied quarterly.

Are these specified in policies or in by-laws?

Answer. Neither.

What is the maximum or minimum amount of policies or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$500.

Give limiting ages for admission.

Answer. Age 18 to 50 years.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No.

Does the company reserve in its articles of incorporation, by-laws or policies the right to levy extra assessments or increased premiums on stipulated premium policies, and how and when?

Answer. Yes, in by-laws, whenever it is necessary to provide a greater amount in the mortuary fund than would be produced by a levy of 30 per cent upon the guarantee contributions made by each member.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. If the directors deem another or larger assessment necessary it may be levied.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By a certain contribution made by each applicant based upon the age of applicant and amount of insurance, the purpose being to provide for death or total disability claims in excess of amount of money realized upon a call of 30 per cent for mortuary purposes upon the guarantee contributions of each member.

Are the officers and directors elected by the members?

Answer. Yes, as to directors.

If not, how are they selected?

Answer. Officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mailing notices and publishing same 10 days prior to meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the company, or receiving any part of the expense fund as consideration for money advanced or for guaranty of payment of expenses?

Answer. No.

Has the company during the year levied extra assessments on assessment policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

Has the company during the year increased the premium on policies paying stipulated premiums, and how much?

Answer. No stipulated premiums.

Or increased the basis or rate of premiums to advanced ages when such right is retained?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the members holding assessment certificates?

Answer. Mortuary fund, \$2,761.10; expense fund, \$1,183.39.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
L. O. O. F. MUTUAL LIFE INSURANCE SOCIETY OF PENNSYLVANIA.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, H. S. CAMPBELL.

Secretary, W. S. ROGERS.

[Incorporated June 11, 1873.]

Home office, 117 North Broad street, Philadelphia, Pa.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year (add
 increase or deduct decrease of capital, if any)..... \$ 29,883.38

INCOME DURING YEAR.

As shown by the books at home office at the close of business Decem-
 ber 31st.

Gross amount paid by policy-holders to the company or its agents,
 without deductions for commissions or other expenses, as
 follows:

Premiums on stipulated premium policies, new business, expense, \$57,599.12; renewals, mortuary, \$10,208.94; mortuary lien, \$21,- 699.94	\$ 89,499.00	
Renewal assessments: Expense, \$21,166.90; mortuary, \$49,624.30; reserve, mortuary lien, \$69,674.87.....	140,466.07	
Total paid by policy-holders (items 1 to 5).....		\$ 229,965.07
Interest.....		423.28
Income during the year.....		\$ 230,387.35
Total.....		\$ 260,270.73

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
 ber 31st.

Death claims and additions paid.....	\$ 142,584.05
Advanced payments returned to rejected applicants, mortuary ex- penses	5,045.39
Paid policy-holders for surrender values:.....	218.79
Total paid policy-holders (items 1 to 6)	\$ 147,848.23
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums...	44,444.70
Salaries and allowances of managers and agents not paid by com- missions	4,799.76

Salaries of officers, \$5,102.50; other compensation of officers, directors, \$825.....	5,927.50
Salaries and other compensation of office employees.....	4,898.20
Medical examiner's fees.....	71.00
Insurance department fees and licenses.....	2,145.00
Postage and revenue.....	1,766.84
Taxes on real estate and investments, expenses and repairs on real estate, telegrams.....	332.14
Rent.....	2,362.41
Furniture, \$426.46; legal expenses, \$3,258.40; advertising and printing, \$2,563.73.....	6,248.59
All other items, viz: Borrowed money, traveling expenses.....	5,629.52
Actuarial, \$80; miscellaneous, \$323.47.....	403.47
Total expense, other than paid to policy-holders (items 7 to 20), \$79,029.13.	
Disbursements during the year.....	\$ 226,877.20
Balance.....	\$ 33,393.8

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in office, \$129.64; deposited in banks, \$32,745.96.....	\$ 32,875.60
Other ledger assets, viz:.....	554.15
Total.....	\$ 33,429.75
Deduct (items 7 and 8) all assets that are not actual investments: Agents' credits balances.....	36.38
Total net ledger assets, as per balance on page 1.....	\$ 33,393.37

NON-LEDGER ASSETS.

Interest due on other assets.....	\$ 150.00
Net amount of uncollected and deferred premiums.....	\$ 69,257.04
Gross assets.....	\$ 69,407.04
Deduct non-ledger assets not admitted:	
Money advanced to agents.....	\$ 554.15
Depreciation in ledger assets to bring same to market value if less than cost value; excess of 15 and 16 overcharges in liabilities on same account.....	57,173.72
Total.....	\$ 57,727.87
Total admitted assets.....	\$ 45,072.24

LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$2,233.59; adjusted, not due, \$1,828.67; not adjusted, \$2,275.70; resisted, \$5,745.36.....	\$ 12,083.32
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due and accrued, estimated.....	700.00
Premiums or assessments paid before due.....	100.00
Total liabilities.....	\$ 12,883.32
Balance to protect contracts.....	\$ 32,189.22
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 19,448.17
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	12,701.05
Total special funds.....	\$ 32,189.22

IOWA INSURANCE REPORT.

257

EXHIBIT OF ASSESSMENT CERTIFICATES OR POLICIES.

	Total Business of the Year.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).	3,572	\$ 5,255,153.00
Policies or certificates written or increased during the calendar year.	3,052	1,505,131.00
Total	6,624	\$ 6,760,284.00
Deduct decreased or ceased to be in force during year	3,508	5,027,634.00
Total policies or certificates in force December 31st last (end of year)	3,116	\$ 1,732,650.00
Losses and claims unpaid December 31st (beginning of year) ..	43	\$ 2,519,923.00
Losses and claims incurred during the calendar year.	166	12,946,814.00
Totals	209	\$ 15,466,737.00
Losses and claims scaled down and compromised during the year....	178	14,258,405.00
Losses and claims outstanding unpaid December 31st last (end of year).	31	1,208,332.00
Assessments collected during year.....	12	22,996,517.00

EXHIBIT OF STIPULATED PREMIUM POLICIES.

The following is a correct statement of the business of the year on stipulated premium policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Term Policies.	
	Number.	Amount.
In force end of previous year	3,572	\$ 5,255,153.00
New policies issued	327	313,724.00
Changed and increased	2,725	1,191,407.00
Totals	6,624	\$ 6,760,284.00
Deduct ceased:		
By death.....	166	129,468.00
By lapse	617	1,043,085.00
By change and decrease	2,725	3,855,081.00
Total terminated.	3,508	\$ 5,027,634.00
In force end of year	3,116	1,732,650.00

MISCELLANEOUS QUESTIONS.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. In policies. All of the first year's premiums saved in mortality, thereafter 30 per cent.

What is the maximum or minimum amount of policies or certificates issued on any one life?

Answer. Five hundred dollars to \$5,000.

Give limiting ages for admission.

Answer. Eighteen to 65.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. Except to protect mortuary fund.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the company reserve in its articles of incorporation, by-laws or policies (state which) the right to levy extra assessments or increased premiums on stipulated premium policies, and how and when?

Answer. Both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Annual renewable term rate, actuaries 4 per cent table.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Payment of death losses. Com. Title and Trust Co., Philadelphia.

Are the officers and directors elected by the members?

Answer. Yes.

When and how?

Answer. By-laws and notices thirty days before meeting.

Are proxies contained in applications?

Answer. Yes, in part.

Are there any members or persons having any proprietary or preferred interest in the company, or receiving any part of the expense fund as consideration for money advanced or for guaranty of payment of expenses?

Answer. None.

Has the company during the year levied extra assessments on assessment policies, and how much?

Answer. None.

Or increased the basis or rate of assessment to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the members holding assessment certificates?

Answer. Mortuary fund, \$8,079.98; expense fund, \$3,462.85.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

KNIGHTS OF THE GLOBE MUTUAL BENEFIT ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, DR. A. C. SCHADEL.

Vice-President, DR. E. P. BARTLETT.

Secretary, WILLIAM W. KRAPE.

[Incorporated December 20, 1890, under general law, approved June 22, 1893, chapter 73
Re-incorporated July 27, 1896. Commenced business December 26, 1890.]

Home office, Freeport, Illinois.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 22,021.66

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....\$ 17,372.00

IOWA INSURANCE REPORT.

259

First year's assessments: Expense, \$5,965.40; mortuary, \$21,-664.80.....	27,630.20	
Subsequent year's assessments: Expense, \$14,330.20; mortuary, \$88,665.10.....	102,995.30	
Medical examiners' fees paid by applicants.....	3,440.00	
Total paid by members.....	\$ 151,437.50	
From all other sources, viz: Certificate fees, \$147; fees refunded, \$135.19; reinstatement fees, \$174.55; miscellaneous, \$13.25..	469.97	
Total income during the year.....	\$ 151,907.47	
Sum of both amounts.....	\$ 173,929.13	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid.....	\$ 101,400.00	
Advance payments returned to rejected applicants.....	10.00	
Total paid to members.....	\$ 101,410.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	23,664.47	
Salaries and allowances of managers and agents, not paid by commissions.....	764.14	
Salaries of officers, \$3,920; other compensation of officers, \$1,-314.94.....	5,234.94	
Salaries and other compensation of office employees.....	2,458.00	
Medical examiners' fees, whether paid direct by members or otherwise.....	4,174.75	
Insurance department fees and licenses.....	225.50	
Rent for association's use of own buildings, less sub-leases.....	346.00	
Advertising and printing	3,872.39	
All other items, viz: Repairing office, \$954.81; attorney's fees, \$250; legal expense, \$290; general expense, \$394.43; postage, \$929.08; telegrams, express, exchange, etc., \$218.97; traveling expenses, \$619.81.....	3,657.10	
(Total expenses, footings of items 5 to 16, \$44,397.29.)		
Total disbursements.....	\$ 145,807.29	
Balance	\$ 28,121.84	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in office, \$9,038.39; deposited in banks, \$17,218.39.....	\$ 26,256.78	
Agents' debit balances, cash tickets.....	1,164.75	
Other assets, viz: Office furniture.....	700.31	
Total net ledger assets, as per balance on page 1.....	\$ 28,121.84	

NON-LEDGER ASSETS.

Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 4,101.75
---	-------------

Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for per item 4 of liabilities.....	11,407.60	
Total non-ledger assets.....		\$ 15,509.35
Gross assets		\$ 43,631.19
Deduct assets not admitted:		
Furniture, fixtures and safes.....	\$ 700.31	
Agents' debit balances not secured by bonds.....	1,164.75	
Excess of items 15 and 16 over changes in liabilities on same account.....	4,101.75	
Total		\$ 5,966.81
Total admitted assets.....		\$ 37,664.38

NON-LEDGER LIABILITIES. •

Losses on policies, not adjusted	\$ 16,000.00	
Surrender value obligations due or accrued.....	3,218.00	
Total liabilities.....		\$ 19,218.00
Balance to protect contracts....		\$ 18,445.35
Comprised under the following funds:		
Mortuary fund	\$ 4,027.10	
Emergency fund.....	11,407.60	
General or expense fund.....	3,011.68	
Total special funds.....		\$ 18,445.38

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year)	8,861	\$16,552,500	31	\$ 59,500.00
Policies or certificates written or increased during the calendar year	3,424	5,632,500	133	197,500.00
Total	12,285	\$22,185,000	164	\$257,000.00
Deduct decreased or ceased to be in force during year	849	1,453,500	14	19,500.00
Total policies or certificates in force December 31st (end of year).....	11,436	\$20,731,500	150	\$237,500.00
Losses and claims unpaid December 31st (beginning of new year)	14	\$ 26,000.00		
Losses and claims incurred during the calendar year..	42	95,000.00		
Total	56	\$121,000.00		
Losses and claims scaled down and compromised during year	47	105,000.00		
Losses and claims outstanding unpaid December 31st (end of year)	9	\$ 16,000.00		
Assessments collected during year		130,625.50		\$ 1,627.35

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$5 when becoming a member.

Give amount of semi-annual dues, and how paid. Are these specified in policies or in by-laws? (State which.)

Answer. \$1 semi-annually on \$2,000 or less (on \$2,500 or \$3,000, \$1.20 semi-annually). In by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Maximum, \$2,000; minimum, \$500; 18 and 50.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature?

Answer. No; guaranteed by assessments.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund assessments used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed? (Give nature of same, and how are these payments or promises provided for?)

Answer. No.

Does the association reserve in its by-laws or policies (state which) the right to levy extra assessments, and how and when?

Answer. Both. Yes, when needed.

Upon what basis and manner are your regular assessments computed?

Answer. American experience table at age of entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Beginning with January 1st, a sum not to exceed 25 per cent of each assessment set aside.

Are the officers and directors elected by the members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. In K. G. papers and mailing blank proxy.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expense?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member? If so, state governing rules.

Answer. Policies issued to widows, heirs, relatives and devisees.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$11,407.

Has the association during the year levied extra assessments on policies and how much?

Answer. Called assessments in ten months; in December had two assessments.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1900 of the condition and affairs of the
KNIGHTS TEMPLARS AND MASONS LIFE INDEMNITY COMPANY.

Organized under the laws of the state of Illinois, made to the Auditor of State of the state of
Iowa, pursuant to the laws thereof.

President, GEO. M. MOULTON.

First Vice-President, J. A. CRAWFORD.

General Manager, W. H. GRAY.

Second Vice-President, A. B. HUSTON.

[Re-incorporated, April 24, 1900. Commenced business, May 27, 1884.]

Home office, 1303 Masonic Temple, Chicago, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st, previous year.....	\$ 400,415.92
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INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Gross amount paid by members to the association or its agents,
without deductions for commissions or other expenses, as
follows:

Membership fees required or represented by applications.....\$	5,826 75
Annual dues	18,190. 75
Subsequent years' assessments: Expense, \$103,925.27; mortuary, \$311,781 17	415,706. 44
Total paid by members..... \$	439,723. 94
Bonds and stocks.....	19,757 43
Profit on disposal of securities	1,060.00
From all other sources, viz.: Decrease in outstanding dividend bonds, \$603 09; dividend bonds on forfeited policies, \$559.59	1,162.68
Total income during the year.....	\$ 461,704.05
Sum of both amounts.....	\$ 862,119.97

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Death claims or installments paid.....\$	316,592. 70
Advanced payments returned to rejected applicants.....	376.08
Paid members for surrender value, disability claims, \$4,002.80; dividend bonds. \$14,876.21	18,879.01
Total paid to members (items 1 to 4)..... \$	335,847.79
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or prem- iums	15,845.62

Commissions paid or allowed for collecting assessments to banks or collectors.....	4,897.44
Salaries of officers.....	6,500.00
Salaries and other compensation of office employees.....	9,604.41
Medical examiners' fees, whether paid direct by members or otherwise	1,768.17
Insurance department fees and licenses.....	957.27
Rent	4,380.00
Furniture, \$1,451.49; legal expenses, \$3,838.55; advertising and printing, \$4,161.22.....	9,451.26
All other items, viz: Office expense, \$359.66; postage, express, telegraph and revenue, \$3,089.45; traveling expense, \$10,456.23	13,905.34

(Total expenses, footings of items 5 to 16, \$67,309.51)

Total disbursements.....	\$ 403,157.30
Balance	\$ 458,962.67

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds (excluding interest).....	\$ 450,974.90
Cash in office, \$2,097.69; deposited in banks, \$25,508.77.....	27,606.46
Other assets, viz.: Receiver's certificate Commerce Vault Co..	12,203.01
Total.....	\$ 490,784.37
Deduct ledger liabilities:	
Dividend bonds, \$26,366.59; advance payments, \$5,455.11.....	31,821.70

Total net ledger assets, as per balance on page 1.....	\$ 458,962.67.
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NON-LEDGER ASSETS.

Market value of bonds (not including interest) and stocks over book value (Schedule D).....	16,372.60
Total non-ledger assets.....	\$ 16,372.60
Gross assets	\$ 475,335.27

NON-LEDGER LIABILITIES.

Losses on policies, adjusted, not due (Schedule XI).....	\$ 23,000.00
Losses on policies, not adjusted, \$51,607.26; resisted, \$14,939.45 (Schedule XI)	66,546.71
Total liabilities.....	\$ 89,546.71
Balance to protect contracts.....	\$ 385,788.56
Comprised under the following funds:	
Contingent fund.....	\$ 385,788.56
Total special funds	\$ 385,788.56

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	6,603	\$20,103,250.00	503	\$ 1,667,536.00
Policies or certificates written or increased during the calendar year.....	727	1,703,500.00	6	19,000.00
Total.....	7,330	\$21,806,750.00	509	\$ 1,686,536.00
Deduct decreased or ceased to be in force during year.....	1,096	3,408,500.00	77	259,000.00
Total policies or certificates in force December 31st (end of year).....	6,234	\$18,398,250.00	432	\$ 1,427,536.00
Losses and claims unpaid December 31st (beginning of new year).....	12	36,930.68		
Losses and claims incurred during the calendar year.....	110	378,000.00	5	25,000.00
Total.....	122	\$ 414,930.68	5	\$ 25,000.00
Losses and claims scaled down and compromised during the year.....	92	325,383.97	4	20,000.00
Losses and claims outstanding unpaid December 31st (end of year).....	30	89,546.71	1	5,000.00
Assessments collected during year.....		415,706.44		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. One thousand dollars, \$6.00; \$2,000, \$7.50; \$3,000, 9; \$4,000, \$10.50; \$5,000, \$12. Paid to company.

Give amount of annual dues, and how paid.

Answer. One dollar per \$1,000 Paid to company.

Are these specified in policies or in by-laws?

Answer. In both policy and by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. \$5,000 and \$1,000.

Give limiting ages for admission.

Answer. Twenty-one to 59 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Guaranteed by contingent fund. No.

Is any part of the mortuary or reserve fund assessments used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No. Dividend bonds which can only be used by member for payment of assessments. By contingent fund.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, both.

Upon what basis and manner are your regular assessments computed?

Answer. The constitution provides for the levying of assessments according to a given table whenever the necessity arises.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer: Surplus after deducting expenses from sum of entrance fees, annual dues and twenty-five per cent of assessments; protection of members; First National bank, Illinois Trust and Savings bank, Central Safety Deposit vaults.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Annually, by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$23,000.00.

Has the association during the year levied extra assessments on policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. Yes.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

LABORING MEN'S CO-OPERATIVE LIFE ASSOCIATION.

Organized under the laws of the state of Iowa, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, J. H. HURD.

Secretary, J. N. WATSON.

Treasurer, F. A. DEKAY.

[Incorporated, August 27, 1897.

Approved August 25, 1897.]

Commenced business November 24, 1897.

Home office, 607 to 610 Toy building, Sioux City, Iowa, formerly Webster City, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.	\$ 6,348.87
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INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications	\$ 3,270.10	
First year's assessments: Expense, \$1,770; mortuary, \$1,548.90....	3,318.90	
Subsequent years' assessments: Expense, \$5,282.90; mortuary, \$6,211.67	11,494.57	
Medical examiners' fees paid by applicant	222.75	
Total paid by members	\$ 18,306.32	
Total income during the year		\$ 18,306.32
Sum of both amounts		\$ 24,655.19

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Death claims or installments paid	\$ 6,150.00	
Advanced payments returned to applicants	44.75	
Total paid to members (items 1 to 4)	\$ 6,194.75	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums.	2,001.35	
Commissions paid or allowed for collecting assessments to banks or collectors	299.42	
Salaries and allowances of managers and agents not paid by com- missions.	1,400.12	
Other compensation of officers, traveling expense	513.14	
Salaries and other compensation of office employes	277.62	
Medical examiners' fees, whether paid direct by members or other- wise	222.75	
Taxes on assessments income, \$112.94; insurance department fees and licenses, \$30.50.	143.44	
Rent (including \$168 for association's use of own buildings) less sub- leases	168.00	
Legal expenses, \$6; advertising and printing, \$575.95	581.95	
All other items, viz: (profit and loss account must be itemized) post- age and revenue	523.28	
Advanced money returned to incorporators	500.00	
All other items and sundries	226.96	
Total disbursements		13,052.75
Balance		\$ 11,602.41

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st:

Cash in office, \$314.50; deposited in banks \$4,176.31	\$ 4,490.81	
Agents' debit balances, \$1,834.67; bills receivable, \$5,434.01	7,268.68	
Total	\$ 11,759.49	
Deduct ledger liabilities:		
Agents' credit balances	157.08	
Total net ledger assets, as per balance on page 1	\$ 11,602.41	\$ 11,602.41
Deduct assets not admitted:		
Agents' debit balances not secured by bonds, \$1,834.67; bills re- ceivable, not secured, \$5,434.01	7,268.68	
Total		7,268.68
Total admitted assets		\$ 4,333.73

NON-LEDGER LIABILITIES.

Losses on policies adjusted, not due (Schedule XI)	\$ 2,000.00	
Total liabilities		\$ 2,000.00
Balance to protect contracts		\$ 2,333.73
Comprised under the following funds:		
Mortuary fund, overdrawn. \$ 378.84.		
Emergency fund	1,000.00	
General or expense fund	1,333.73	
Total special funds	\$ 2,333.73	

EXHIBITS OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.	
	NO.	AMOUNT.
Policies or certificates in force December 31st (beginning of new year)	2,180	\$2,180,000.00
Policies or certificates written or increased during the calendar year	1,380	1,593,000.00
Total	3,560	\$3,773,000.00
Deduct decreased or ceased to be in force during year	832	854,000.00
Total policies or certificates in force December 31st (end of year)	2,728	\$2,919,000.00
Losses and claims unpaid December 31st (beginning of new year)	2	2,000.00
Losses and claims incurred during the calendar year	5	6,000.00
Total		
Losses and claims scaled down and compromised during the year	2	\$ 2,000.00
Losses and claims outstanding unpaid December 31st (end of year)	1	2,000.00
Assessments collected during year	3	6,211.60

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$5 in advance.

Give amount of annual dues and how paid. Are these specified in policies or in by-laws?

Answer. \$2 semi-annual. Articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission?

Answer. \$2,000 and \$1,000. Ages, 16 to 50 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value.

Answer. No.

How are the emergency, reserve and special funds created, and for what purpose and where deposited?

Answer. Emergency fund by scaling certificates in case of death (50 per cent first year; 25 per cent second year).

Are the officers and directors elected by the members?

Answer. Directors elected by members; officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. In official paper.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$2,650.60.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MERCHANTS LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. H. KUHLEMEIER.

Vice-President, JOHN BAUL.

Secretary, A. B. HAWKINS.

[Incorporated April 4, 1894, under Acts Twenty-first General Assembly. Approved March 17, 1894, Chapter 65 Commenced business, June 14, 1894.]

Home office, National State Bank building, Main and Jefferson streets, Burlington, Iowa.

BALANCE SHEET.

Amount of net ledger assets, December 31st of previous year.... \$ 53,473.45

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or re-preented by applications.....	\$ 15,987.75	
First year's assessments: Expense \$1,476.30; Mortuary, \$2,569.46; reserve, \$17.754.....	21,799.76	
Subsequent years' assessments: Expense, \$5,489.54; mortuary, \$24,569.68.....	30,059.22	
Medical examiners' fees paid by applicant	1,848.00	
Total paid by members.....	\$ 69,694.73	
Interests from mortgages, 1924; other sources, \$844.82.....	1,768.82	
From all other sources, viz: Advanced by directors.....	190.00	
Advanced to agents, repaid.....	466.36	
Advanced payments due to members, to mortuary fund.....	90.46	
Temporary loan from surplus fund.....	4,000.00	
Total income during the year	\$ 76,210.37	
Sum of both amounts.....	\$ 129,683.82	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims paid.....	\$ 31,179.98	
Guarantee fund returned to beneficiaries.....	63.50	
Advanced payments applied for payments of premium.....	75.83	
Total paid to members (items 1 to 4)	\$ 31,319.31	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums...	15,987.75	
Commissions paid or allowed for collecting assessments to banks or collectors.....	364.20	
Salaries, agents not paid by commissions.....	2,188.50	
Salaries of officers	2,202.57	
Salaries, office employees.....	752.45	
Medical examiner's fees, whether paid direct by members or otherwise.....	1,854.00	
Taxes on assessments income, \$466.70; insurance department fees and licenses, \$37.....	503.70	
Charged off surplus fund notes on lapsed certificates.....	3,919.47	
Rent	400.00	
Furniture, \$163.71; legal expenses, \$477.67; advertising and printing, \$789.17	1,430.55	
All other items, viz: Advanced to agents to be repaid out of future commissions	215.37	
Postage, \$624.97; express, \$28.55; medical director, \$247.29; stationery, \$81.85.....	982.66	
Traveling expenses, \$1,533.84; miscellaneous, \$122.03.....	1,655.87	
Charged off agents' debit balances.....	1,841.92	
Total disbursements.....	\$ 65,618.32	
Balance	\$ 64,065.50	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Loans on mortgages of real estate (Schedule A), first liens.....	\$ 21,800.00	
Cash deposited in banks.....	5,125.93	
Guarantee funds notes of members in good standing.....	150.94	
Surplus funds notes of members in good standing.....	31,600.06	
Agents' debit balances, \$1,126.15; bills receivable, \$26.58....	1,552.73	
Other assets, viz: Loans to mortuary fund for permanent surplus fund	4,000.00	
Total.....	\$ 64,229.66	

Deduct ledger liabilities:

Agents' credit balances, \$122.53; advanced payments due members, \$41.63.....	164.16	
Total net ledger assets, as per balance on page 1.....		\$ 64,065.56

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 558.09	
Mortuary assessments due on last call made within sixty days on insurance in force.....	4,000.00	
Mortuary assessment on hand subject to decision of court.....	1,169.26	

Total non-ledger assets..... \$ 5,727.35

Gross assets..... \$ 69,792.85

Deduct assets not admitted:

Agents' debit balances not secured by bonds.....	\$ 168.68	
Total.....		\$ 168.68
Total admitted assets.....		\$ 69,624.17

NON-LEDGER LIABILITIES

Losses on policies adjusted, not due (Schedule XI).....	\$ 4,000.00	
Losses on policies resisted (Schedule XI).....	1,169.26	
Total liabilities.....		\$ 5,169.26
Balance to protect contracts.....		\$ 64,454.91

Comprised under the following funds:

Mortuary fund....	\$ 1,277.89	
Guarantee fund.....	6,450.94	
Surplus fund.....	55,428.89	
General or expense fund.....	1,277.19	
Total special funds.....		\$ 64,454.91

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	2,315	\$4,630,000.00	2,315	\$ 46,300.00
Policies or certificates written or increased during the calendar year).....	924	1,848,000.00	924	18,480.00
Total.....	3,239	\$6,478,000.00	3,239	\$ 64,780.00
Deduct decreased or ceased to be in force during year....	337	674,000.00	337	6,740.00
Total policies or certificates in force December 31st (end of year).....	2,902	\$5,804,000.00	2,902	\$ 5,804.00
Losses and claims unpaid December 31st (beginning of new year).....	5	7,121.98	5	7,121.98
Losses and claims incurred during the calendar year....	14	25,227.26	14	25,227.26
Total.....	19	\$ 32,349.24	19	\$ 32,349.24
Losses and claims scaled down and compromised during the year.....	18	31,179.98	18	31,179.98
Losses and claims outstanding unpaid December 31st (end of year).....	1	1,169.26	1	1,169.26
Assessments collected during year.....	16	27,179.98	16	27,179.98

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Membership fee 50 cents per year of age at time of entry. Those of wives, daughters and widows of members, 25 cents.

Give amount of annual dues, and how paid.

Answer. Ten cents per year of age at time of entry; paid semi-annually.

Are these specified in policies or in by-law?

Answer. Yes, in both.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Ages 18 to 55 years; \$6,000 in three certificates of \$2,000 each. Ages from 18 to 35 years, \$6,000; 35 to 45, \$4,000; 45 to 55, \$2,000.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No. The association agrees to pay the amount of one assessment upon all the members in good standing not to exceed \$2,000 on each certificate.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments computed?

Answer. Upon age at entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By the payment of 50 cents per year of age at time of entry on each \$2,000 certificate and the interest upon the funds of the association; to pay losses in excess of ten in 1,000 members in any one year; when reserve fund is loaned securities are deposited with state auditor

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$2,209.42.

Has the association during the year levied extra assessments on policies and how much?

Answer. We issue none.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HON. PETER NELSON.

Vice-President, C. LILLETHUN.

Secretary, A. G. ROSING.

[Incorporated, February 14, 1879, under General Laws of Minnesota. Commenced business, February 17, 1879.]

Home office, 205 Main street, Red Wing, Minn.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year \$ 94,135.32

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications	\$ 3,110.00
First year's assessments: Expense, \$229.88; mortuary, \$919.50; reserve, \$86.52.....	1,235.90
Subsequent years' assessments: Expense, \$18,364.18; mortuary, \$73,456.53; reserve, \$6,911.24	98,731.95
Total paid by members	\$ 103,077.85
Interest from mortgages, \$311.83; bonds and stocks, \$3,379.24 ..	3,691.07
From all other sources, viz: Overpayments on assessments, \$660.43; dues on assessments paid, \$49.25; exchange, \$33.92; fees for changes of beneficiaries, \$32; miscellaneous, \$9.05	784.65

Total income during the year.... \$ 107,553.57

Sum of both amounts

\$ 201,688.89

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid.....	\$ 84,984.60
Total paid to members (items 1 to 4)	\$ 84,984.60
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums..	2,216.00

Salaries and allowances of managers and agents not paid by commissions.....	4,829.12	
Salaries of officers, \$1,200 (secretary); other compensation of officers, \$149.15 (medical director).....	1,349.15	
Salaries and other compensation of office employees.....	1,505.93	
Medical examiners' fees, whether paid direct by members or otherwise.....	894.00	
Taxes on assessments income, \$74.85; insurance department fees and licenses, \$776.61.....	851.46	
Taxes on real estate and investments.....	651.71	
Rent.....	250.00	
Advertising and printing.....	854.99	
All other items, viz: Envelopes and postage, \$164.61; stationery, postoffice box rent and telephone rent, \$52.80; new books, \$58.75; traveling expenses for directors and committees, \$453.64; fuel, \$28.75; gas, \$49.40; inventory and repairs, \$5.40; water rent, \$5.81; expressage, \$4.18; applied of overpayments, \$27.43; dues on assessments, \$49.42; exchange, \$35.80; amortizement on premiums paid for bonds, \$316.85; miscellaneous, \$2.25 ..	1,955.09	
(Total expenses, footings of items 5 to 16, \$15,357.45.)		
Total disbursements.....		\$ 100,342.05
Balance.....		\$ 101,346.84

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value real estate (Schedule C), unincumbered.....	\$ 1,980.07	
Loans on mortgages of real estate (Schedule A), first liens.....	4,600.00	
Book value of bonds (excluding interest).....	87,435.72	
Cash in office, \$146.59; deposited in banks, \$6,632.28.....	6,778.87	
Agents' debit balances.....	28.30	
Other assets, viz: Advanced on two (2) death claims, \$400; members' ledger balances, \$137.26.....	537.26	
Total.....	\$ 101,360.22	
Deduct ledger liabilities:		
Agents' credit balances.....	13.38	
Total net ledger assets, as per balance on page 1.....		\$ 101,346.84

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 87.26	
Interest due and accrued on other assets.....	1,448.62	
Market value of bonds (not including interest) and stocks over book value (Schedule D)	3,303.00	
Mortuary assessments due on last call made within sixty days on insurance in force	7,500.00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of liabilities	6,000.00	
Total non-ledger assets		\$ 18,338.88
Gross assets.....		\$ 119,685.72
Deduct assets not admitted:		
Depreciation in ledger assets to bring same to market value, if less than book value; agents' debit balances, \$28.30; members' ledger balances, \$137.26.....		165.56
Total admitted assets.....		\$ 119,520.16

NON-LEDGER LIABILITIES.

Losses on policies adjusted, not due (Schedule X1).....	\$ 7,500.00
Losses on policies, not adjusted.....	6,000.00
All other liabilities, viz: Members' ledger balances.....	306.59
Total liabilities	\$ 13,806.59
Balance to protect contracts.	\$ 105,713.57
Comprised under the following funds:	
Accrued interest and market value of bonds over cost value...	\$ 4,838.88
Reserve fund	94,015.79
Emergency fund	446.56
General or expense fund.....	6,412.34
Total special funds	\$ 105,713.57

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	5,522	\$ 5,938,000.00	284	\$ 247,500.00
Policies or certificates written or increased during the calendar year.....	456	345,500.00	23	15,500.00
Total	5,978	\$ 6,283,500.00	307	\$ 263,000.00
Deduct decreased or ceased to be in force during year.....	543	482,000.00	36	31,000.00
Total policies or certificates in force December 31st (end of year)	5,435	\$ 5,801,500.00	271	\$ 232,000.00
Losses and claims unpaid December 31st (beginning of new year).....	16	24,984.60		
Losses and claims incurred during the calendar year.....	59	73,500.00	1	1,000.00
Total	75	\$ 98,484.60	1	\$ 1,000.00
Losses and claims scaled down and compromised during the year.....	63	84,984.60	1	1,000.00
Losses and claims outstanding unpaid December 31st (end of year).....	12	13,500.00		
Assessments collected during year.....		99,967.85		3,523.40

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$6 for \$500; \$8 for \$1,000; \$9 for \$1,500; \$10 for \$2,000; collected by solicitor from applicant.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. No annual dues are charged.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. \$2,000; \$500. 18 to 45 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed partly by the reserve fund and partly by the agreement in the contract with the certificate holder to pay such assessments as are required by the by-laws of the association and as will be sufficient to pay all just claims upon the association. No dividend, surrender value or endowment is allowed the guarantee.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. 7 per cent of the total assessments collected are set off to the reserve fund to be used only when the mortality shall exceed the rate in the American mortality tables; 80 per cent is set off to the benefit fund and the remainder to the contingent fund.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both whenever needed.

Upon what basis and manner are your regular assessments computed?

Answer. The American tables of mortality are used as a basis in fixing the rates of assessments, which are levied according to age at entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. 7 per cent of the assessments collected are set off as a reserve fund. It was created for two purposes, viz : 1st, for paying death claims when the mortality shall exceed the rate of the American mortality tables; 2d, to form a guarantee fund as security for the payment of death losses. The fund is secured as stated in schedules A, C and D.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. \$118,816.72.

Are the officers and directors elected by the members?

Answer. Partly.

If not, how are they selected?

Answer. The president, the vice-president, the directors and the examining committee are elected at the annual meeting of the members, but the board of managers (consisting of the president, or in his absence of the vice-president, three directors and the secretary), the secretary, the treasurer, and the medical director are elected by the directors at the annual meeting. The finance committee (consisting of three directors) is appointed by the president at the annual meeting of the board of directors.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. Yes.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. About \$4,150.

Has the association during the year levied extra assessments on policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**MUTUAL AID SOCIETY OF THE GERMAN LUTHERAN SYNOD
 OF IOWA AND OTHER STATES.**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, O. KRAUSHAAR, Clinton, Iowa. *First Vice-President*, JOHN SOHL, Dubuque, Iowa.
Secretary, G. A. GROSSMANN, Waverly, Iowa.

[Incorporated June 21, 1882, and February 22, 1896. Commenced business September 24, 1895.]

Home office, 111 Bremer avenue, Waverly, Iowa

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 28,400.22

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 970.60
First year's assessments: Mortuary.....	325.70
Subsequent years' assessments: Expense, \$4,256.61; mortuary, \$49,018.45.....	53,275.06
Medical examiners' fees paid by applicant.....	300.00
Total paid by members.....	\$ 54,871.36
Interest from mortgages.....	1,273.06
Rents	200.00
From all other sources, viz: Changing certificates	31.75
Total income during the year.....	\$ 56,576.17
Sum of both amounts.....	\$ 84,976.39

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid.....	\$ 50,000.00
Total paid to members (items 1 to 4).....	\$ 50,000.00
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums...	281.00
Salaries of officers.....	1,334.50
Medical examiners' fees, whether paid direct by members or otherwise.....	340.50

Insurance department fees and licenses.....	159.90	
Taxes on real estate and investments, \$221.32; expenses and repairs on real estate, \$71.10.....	292.42	
Furniture, \$31.50; legal expenses, \$6.00; advertising and printing, \$343.15.....	380.65	
All other items, viz: Postage, express, etc.....	264.90	
(Total expenses, footing of items 5 to 16, \$3,053.87.)		
Total disbursements.....	\$	53,053.87
Balance.....	\$	31,722.52

LEDGER ASSETS.

As per ledger accounts as shown by the books at home office at the close of business December 31st.

Book value real estate (Schedule C), unincumbered.....	\$	3,926.71	
Loans on mortgages of real estate (Schedule A), first liens.....		18,865.00	
Book value of bonds (excluding interest).....		885.31	
Cash deposited in banks.....		7,227.40	
Other assets, viz: Loans on personal security, 800; loans under foreclosure, \$18.10.....		818.10	
Total.....	\$	31,722.52	
Total net ledger assets, as per balance on page 1.....	\$	31,722.52	

NON-LEDGER ASSETS.

Interest due, \$164; accrued, \$397.47; on mortgages... \$	561.47	
Interest accrued on other assets.....	39.83	
Rents accrued on property or lease	175.00—\$	776.30
Market value of real estate over book value (Schedule C).....		212.57
Mortuary assessments due on last call made within sixty days on insurance in force..... \$	1,940.83	
Total non-ledger assets.....	\$	2,929.70
Gross assets.....	\$	34,652.22
Deduct assets not admitted:		
Loans on personal security	\$	800.00
Loans under foreclosure.....		18.10
Total.....	\$	818.10
Total admitted assets.....	\$	33,834.12

NON-LEDGER LIABILITIES.

Losses on policies due and unpaid, \$2,000; adjusted, not due, \$11,000 (Schedule XI)	\$	13,000.00	
Assessments paid before due		302.60	
Total liabilities.....	\$	13,302.60	
Balance to protect contracts.....	\$	20,531.52	
Comprised under the following funds:			
Mortuary fund.....	\$	382.31	
Reserve fund.....		19,739.70	
General or expense fund.....		409.51	
Total special funds.....	\$	20,531.52	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	4,079	\$4,046,000.00	516	\$ 516,000.00
Policies or certificates written or increased during the calendar year	300	291,500.00	46	45,500.00
Total	4,379	\$4,337,500.00	562	\$ 561,500.00
Deduct decreased or ceased to be in force during year	120	119,000.00	13	13,000.00
Total policies or certificates in force December 31st (end of year)	4,259	\$4,218,500.00	549	\$ 548,500.00
Losses and claims unpaid December 31st (beginning of new year)	8	8,000.00	2	2,000.00
Losses and claims incurred during the calendar year	55	55,000.00	7	7,000.00
Total	63	\$ 63,000.00	9	\$ 9,000.00
Losses and claims scaled down and compromised during the year				
Losses and claims outstanding unpaid December 31st (end of year)	13	13,000.00		
Assessments collected during the year		53,275.00		6,000.00

MISCELLANROUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Three dollars and twenty-five cents at admission.

Give amount of annual dues, and how paid.

Answer. One dollar per annum, payable semi-annually.

Are these specified in policies or in by-laws?

Answer. In by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. \$1,000 and \$500. Ages 18 to 50 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund assessments used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed? (Give nature of same, and how are these payments or promises provided for?)

Answer. No.

Does the association reserve in its by-laws or policies (state which) the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments computed?

Answer. They are collected only when death losses require.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by admission fees, interest, surplus of dues; for death losses only; trustees are authorized to loan on first (real estate) mortgages which are deposited with state auditor.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Have no table.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Local branches elect delegates to general meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$5,031.05, assessment No. 10, 1900.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MUTUAL LIFE ASSOCIATION OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN HAYES.

Vice-President, CHARLES T. GRANGER.

Secretary, O. P. WORSLEY.

[Incorporated, August 29, 1895, under title 9, code 1873; approved August 2, 1895, chapter 7.]

Commenced business, February 1, 1896.

Home office, Red Oak, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 17,037.75

INCOME DURING YEAR.

As shown by the books at home office at close of business, December 31st.

Gross amount paid by members to the association, or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$	2,003.00	
First year's assessments: Expense, \$316.13; mortuary, \$1,282.99		1,599.12	
Subsequent years' assessments: Expense, \$1,164.90; mortuary, \$6,937.77.....		8,102.67	
Total paid by members	\$11,704.79		
Interest from mortgages.....	332.00		
Total income during the year ..		\$	12,036.79
Sum of both amounts.....		\$	29,074.54

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid	\$	3,000.00	
Advanced payments returned to rejected applicants.....		349.16	
Paid members for mortuary dividends.....		245.32	
Total paid to members (items 1 to 4).....	\$	3,594.48	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, or premiums.....		1,213.16	
Salaries and allowances of managers and agents not paid by commissions.....		672.74	
Salaries of officers.....		1,000.00	
Salaries and other compensation of office employees.....		75.00	
Medical examiner's fees, whether paid direct by members or otherwise.....		415.00	
Taxes on assessments income, \$28.69; insurance department fees and licenses, \$22.00....		50.69	
Rent (including \$106.65 for association's use of own buildings) less sub-leases.....		106.65	
Furniture, \$169.65; advertising and printing, \$210.40.....		380.05	
All other items, viz.: Revenue, postage, exchange, etc.....		290.01	
Total expenses, footings of items 4 to 16, \$4,203.30.)			
Total disbursements.....	\$	7,797.73	
Balance.....	\$	21,276.70	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Loans on mortgages of real estate (Schedule A), first liens.....	\$	11,550.00	
Cash in office, \$593.00; deposited in banks, \$6,131.62.....	\$	6,724.62	
Other assets, viz.: Bills receivable for current periodical calls..		3,002.14	
Total net ledger assets, as per balance on page 1.....	\$	21,276.70	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	175.20	
Periodical calls due.....		7,283.92	
Total non-ledger assets	\$	7,459.12	
Total admitted assets	\$	28,735.82	

NON-LEDGER LIABILITIES.

All other liabilities, viz.: Post mortem dividends accrued..... 62.19

Balance to protect contracts \$ 28,673.69

Comprised under the following funds:

Mortuary fund.....	\$ 10,052.40
Reserve fund.....	16,319.86
Sinking fund (Interest and lapses)	1,771.00
General or expense fund.....	530.43

Total special funds..... \$ 28,673.69

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	395	\$ 433,500.00	374	\$ 410,500.00
Policies or certificates written or increased during the calendar year	163	203,500.00	156	192,500.00
Total.....	558	637,000.00	530	603,000.00
Deduct decreased or ceased to be in force during year.....	29	29,000.00	29	29,000.00
Total policies or certificates in force Dec. 31st (end of year)	529	608,000.00	501	574,000.00
Losses and claims incurred during the calendar year	3	3,000.00	3	3,000.00
Total.....	3	3,000.00	3	3,000.00
Assessments collected during year .....	.....	\$ 9,701.79	.....	\$ 676.15

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Ten dollars per thousand of insurance, in advance.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Three dollars per thousand. Articles of incorporation and certificate of membership.

What is the maximum and minimum amount of policies or certificates issued on any one life?

Answer. \$3,000; \$1,000.

Give limiting ages for admission.

Answer. Age 60 to 20 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

State how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. By periodical calls paid in advance, sufficient to pay fifteen deaths to the thousand. No endowments written.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No. In the event of a death rate in excess of fifteen to the thousand, each member is to pay one-fifteenth of the annual periodical call on each death per thousand in excess of fifteen, for that particular year.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed? (Give nature of same, and how are these payments or promises provided for?

Answer. Does not write endowments. After a fixed time stated in policy over payments may be used, or withdrawn in cash. Amount not guaranteed.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Articles and policy (see 4).

Upon what basis and manner are your regular assessments computed?

Answer. Upon the basis of paying fifteen deaths to the thousand at average of 35.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Reserve fund created by over payments to mortality fund, amount \$16,382.05.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Not estimated.

Are the officers and directors elected by the members?

Answer. Directors.

If not, how are they selected?

Answer. Officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days before annual meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guaranty of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicant?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$11,876.40.

Has the association during the year levied extra assessments on policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NORTHWESTERN LIFE ASSOCIATION.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, DR. J. F. FORCE

First Vice-President, WALLACE CAMPBELL.

Secretary, C. E. FORCE.

[Incorporated, September 15, 1885.

Commenced business, September, 15, 1885.]

Home office, 322-324 Hennepin Avenue, Minneapolis.

Under co-operative law.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. \$ 287,698.41

INCOME DURING YEAR.

As shown by the books at the home office at close of business
December 31, 1900.

Gross amount paid by policy-holders to the company or its agents
without deductions for commissions or other expenses as
follows:

Premiums on stipulated premium policies, new business.....	\$ 70,623.90
Renewal assessments: Expense, \$68,846.31; mortuary, \$135,063.61; reserve, \$38,946.98.....	242,856.90
Medical examiners' fees paid by applicant.....	7,734.00

Total paid by policy-holders.....	\$ 321,214.80
Interest from mortgages, \$7,452.30; bonds and stocks, \$660; other sources, \$2,141.52.....	10,253.82
Rents, including \$143.25 for company's use of own buildings.....	143.25
From all other sources, viz: Change of policies, \$33.16; profit and loss (from Scandia bank) \$12.49.....	45.65

Total, other than paid by policy-holders.....	\$ 10,442.72
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Income during the year.....	\$ 331,657.52
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Total	\$ 619,355.93
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31, 1900.

Death claims and additions paid.....	\$ 158,637.86
Disability, sick or other benefits.....	1,064.24
Assessments paid from mortuary fund.....	1,674.18

Paid policy-holders for surrender values.....	6,470.35
Total paid to policy-holders.....	\$ 167,846.63
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$53,622.40; subsequent years, \$2,970.65.....	56,593.05
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	7,720.83
Salaries and allowances of managers and agents not paid by commissions	21,575.75
Salaries of officers.....	18,006.66
Salaries and other compensation of office employees.....	7,697.00
Medical examiner's fees	7,742.00
Taxes on premiums, \$2,002.47; insurance department fees and licenses, \$2,244.94; tax on franchise, \$2,500.00.....	4,272.41
Taxes on real estate and investments	2,281.27
Rent, including \$1,685 for company's use of own buildings, less sub-leases.....	1,685.00
Legal expenses, \$1,580.00; advertising and printing, \$4,475.34..	6,055.34
All other items, viz: Revenue stamps, \$4,682.09; miscellaneous expenses, \$3,822.23; postage, \$2,521.57; traveling expenses, \$3,867.81; medical director, \$580.00; mortuary expenses, \$1,313.54; res. expenses, \$25.60.....	16,812.84
Total expense, other than paid to policy-holders	\$ 150,442.15
Disbursements during the year.....	\$ 318,288.78
Balance	\$ 301,067.15

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Cost value of real estate (Schedule C), unincumbered.....	\$ 15,463.92
Loans on mortgages of real estate (Schedule A), first liens, \$138,181.38; not first liens, \$500.00	138,681.38
Cost value of stocks (Schedule D).....	22,609.77
Cash in office, \$2,183.41; deposited in banks, \$97,494.61.....	99,678.02
Furniture.....	4,000.00
Agents' debit balances.....	20,634.06
Total.....	\$ 301,067.15
Total net ledger assets, as per balance on page 1...	\$ 301,067.15

NON-LEDGER ASSETS.

Interest due, \$142.50; accrued, \$2,144.62 on mortgages	\$ 2,287.12
Interest accrued on other assets	393.37
Mortuary assessment due on last call made within 60 days on insurance in force.....	52,246.80
Total non-ledger assets.....	\$ 54,927.29
Gross assets.....	\$ 355,994.44
Deduct non-ledger assets not admitted:	
Furniture, fixtures and safes.....	\$ 4,000.00
Money advanced to agents.....	20,634.06

IOWA INSURANCE REPORT.

285

Real estate. \$5,200.00; stock. \$1,100.00.....	6,300.00
Total.....	30,934.06
Total admitted assets.....	\$ 325,660.38

LIABILITIES.

Losses on stipulated premium policies adjusted, not due. (No 16)\$	25,000.00
Losses on stipulated premium policies not adjusted.....	34,220.00
Total liabilities.....	59,220.00
Balance to protect contracts.....	\$ 265,840.38
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 1,035.52
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	235,277.92
Maturity fund (less amount thereof included in liabilities and in assets not admitted).....	29,016.28
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	510.66
Total special funds.....	\$ 265,840.38

EXHIBIT OF ASSESSMENT CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa during year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	13,249	\$17,933,500.00	655	\$ 1,013,850.00
Policies or certificates written or increased during the calendar year	4,132	5,233,250.00	55	70,000.00
Total	17,381	\$23,166,750.00	710	\$ 1,083,850.00
Deduct decreased or ceased to be in force during the year.....	3,016	4,421,300.00	98	157,750.00
Total policies or certificates in force December 31st (end of year).....	14,365	\$18,745,450.00	612	\$ 926,100.00
Losses and claims unpaid December 31st (beginning of year).....	31	\$ 59,250.00	2	\$ 6,000.00
Losses and claims incurred during the calendar year	105	165,500.00	6	8,000.00
Total.....	136	\$ 224,750.00	8	\$ 14,000.00
Losses and claims paid during the year.....	88	\$ 154,172.14	4	\$ 9,000.00
Losses and claims scaled down and compromised during the year.....	9	11,357.86		
Losses and claims outstanding unpaid December 31st (end of year).....	39	59,220.00	4	5,000.00
Assessments collected during year.....		313,480.80		13,520.03

EXHIBIT OF STIPULATED PREMIUM POLICIES.

The following is a correct statement of the business of the year on stipulated premium policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION	Whole Life Policies.		Total Nos. and Amounts.	
	No.	Amount.	No.	Amount.
In force end of previous year.....	13,249	\$ 17,933,500.00	13,249	\$ 17,933,500.00
New policies issued	4,081	5,155,000.00	4,081	5,155,000.00
Old policies revived.....	31	47,250.00	31	47,250.00
Changed and increased	20	31,000.00	20	31,000.00
Totals	17,381	\$ 23,166,750.00	17,381	\$ 23,166,750.00
Deduct ceased:				
By death	105	165,500.00	105	165,500.00
By maturity	77	107,800.00	77	107,800.00
By surrender.....	3	2,500.00	3	2,500.00
By lapse.....	2,698	3,951,250.00	2,698	3,951,250.00
By change and decrease	25	18,750.00	25	18,750.00
By not being taken.	108	175,500.00	108	175,500.00
Total terminated.....	3,016	\$ 4,421,300.00	3,016	\$ 4,421,300.00
In force end of year	14,365	\$ 18,745,450.00	14,365	\$ 18,745,450.00

BUSINESS IN IOWA DURING YEAR.

(Stipulated premium policies.)

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.	655	\$ 1,013,850.00
Number and amount of policies on the lives of citizens of said state issued during the year	55	70,000.00
Total	710	\$ 1,083,850.00
Deduct number and amount which have ceased to be in force during the year	98	157,750.00
Total number and amount of policies in force in said state December 31st	612	\$ 926,100.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year	2	6,000.00
Amount of losses and claims on policies in said state incurred during the year	6	8,000.00
Total.....	8	\$ 14,000.00
Amount of losses and claims on policies in said state settled during the year, in cash.....	4	9,000.00

What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$13,520.03.

MISCELLANEOUS QUESTIONS

Give amount of annual dues, and how paid?

Answer. Four dollars per \$1,000. Insurance for general expense included in premium.

Are these specified in policies or in by-laws?

Answer. Policies and by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. \$10,000 and \$250. From 18 to 60 years of age.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Ten per cent for expense of collection and for special expense in protecting the funds.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No endowments. Policies agree to return to the member his pro rata share of unused reserve fund after fifteen years. No amount fixed.

Does the company reserve in its articles of incorporation, by-laws or policies the right to levy extra assessments or increased premiums on stipulated premium policies, and how and when?

Answer. Yes, in both; to meet mortuary requirements.

Upon what basis and manner are your regular assessments computed?

Answer. American life tables (Meech's) loaded for reserve and expense.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by loading mortuary rates. To prevent increase in future cost. In banks and loaned on securities.

Are the officers and directors elected by the members?

Answer. Directors are.

Are notices of election sent to members?

Answer. Yes

When and how?

Answer. Printed notice at least fifteen days before meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the company; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses.

Answer. No.

Has the company during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

Has the company during the year increased the premium on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of premiums to advanced ages when such right is retained?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the members holding assessment certificates?

Answer. \$60,714.22

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SCANDINAVIAN MUTUAL AID ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, DR. S. P. A. LINDAHL.

Secretary, NELS NELSON.

Vice-President, N. J. OLSEN.

[Incorporated, September 12, 1883, under general laws of Illinois. Approved June 13, 1891 and June 22, 1893. Commenced business October 26, 1883. Re-incorporated February 17, 1894.]

Home office, 347 East Main street, Galesburg, Ills.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 180,485.09

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 1,700.00
First year's assessments: Expense, \$135.10; mortuary, \$1,389.12; emergency reserve, \$154.34.....	1,678.56
Subsequent years' assessments: Expense, \$16,516.88; mortuary, \$201,037.40; emergency reserve, \$22,337.59.....	239,891.87
Medical examiners' fees paid by applicant.....	450.00

Total paid by members	\$ 243,720.43
Interest, bonds and stocks, \$6,250; Other sources: On deposits, \$617.45.....	6,867.45
From all other sources, viz: Re-instatements, \$540.98; previous shortages, \$121.05; internal revenue stamps, \$122.....	784.03

Total income during the year. \$ 251,371.91

Sum of both amounts..... \$ 431,857.00

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st

Death claims or installments paid..... \$ 192,800.00

Total paid to members (items 1 to 4)..... \$ 192,800.00

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, admission fees	1,592.50
Salaries and allowances of managers and agents not paid by commissions	2,261.00
Salaries of officers, \$3,350; other compensation of officers, \$640.20	3,990.20
Salaries and other compensation of office employees	5,163.36
Medical examiners' fees, whether paid direct by members or otherwise	450.00
Taxes on insurance department fees and licenses	484.16
Rent	504.04
Furniture, \$245.95; legal expenses, \$14.56; advertising and printing, \$1,400.77	1,661.28
All other items, viz: Postage, \$3,510.58; light, \$71.57; Natl. Con. fees \$25; telephone rent, \$24; internal revenue stamps, \$458.43; traveling expenses, \$90.94; Amer Arithmometer Co., \$200; miscellaneous, \$69.85; taxes, \$158.06; vault robbed by burglars, \$173.95; depreciation of bonds, \$1,500	6,282.38
(Total expenses, footings of items 5 to 16. \$22,388.92.)	
Total disbursements	\$ 215,188.92
Balance	\$ 216,668.08

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds (excluding interest)	\$ 165,000.00
Cash in office, \$218.65; deposited in banks, \$51,743.13	51,961.78
Agents' debit balances	407.30
Total	\$ 217,369.08
Deduct ledger liabilities:	
Agents' credit balances, \$3; all other, advanced assessments, \$698	701.00
Total net ledger assets, as per balance on page 1	\$ 216,668.08

NON-LEDGER ASSETS.

Mortuary assessments due on last call made December 20, 1900, within sixty days on insurance in force, net	\$ 17,770.65
Total non-ledger assets	\$ 17,770.65
Gross assets	\$ 234,438.73
Deduct assets not admitted:	
Agent's debit balances not secured by bonds	407.30
Total admitted assets	\$ 234,031.43

NON-LEDGER LIABILITIES.

Losses on policies, not adjusted, \$23,200; resisted, \$3,000 (Schedule XI)	\$ 26,200.00
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	1,542.99
All other liabilities, viz: Court costs on resisted claim	500.00
Total liabilities	\$ 28,242.99
Balance to protect contracts	\$ 205,788.44

Comprised under the following funds:

Emergency fund.....	\$ 205,491.46
General or expense fund.....	296.98
Total special funds.....	\$ 205,788.44

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	11,326	\$13,656,500.00	925	\$1,070,500.00
Policies or certificates written or increased during the calendar year.....	348	326,000.00	1	500.00
Total.....	11,674	\$13,982,500.00	926	\$1,071,000.00
Deduct decreased or ceased to be in force during year.....	741	841,500.00	91	101,000.00
Total policies or certificates in force December 31st (end of year).....	10,933	\$13,141,000.00	835	\$ 970,000.00
Losses and claims unpaid December 31st (beginning of new year).....	27	\$ 40,500.00	1	\$ 1,000.00
Losses and claims incurred during the calendar year.....	141	178,500.00	17	19,000.00
Total.....	168	\$ 219,000.00	18	\$ 20,000.00
Losses and claims scaled down and compromised during the year.....	150	192,800.00	15	17,200.00
Losses and claims outstanding unpaid December 31st (end of year).....	18	\$ 26,200.00	3	\$ 2,800.00
Assessments collected during year.....	...	241,570.43	...	18 522.79

MISCELLANEOUS QUESTIONS.

Give amount of entrance fees, and how paid.

Answer. From \$4 to \$10 is collected upon each application, according to amount of insurance, running from \$500 to \$3,000.

Give amount of annual dues, and how paid.

Answer. The by-laws authorize the collection of 10 cents upon each \$1,000 of insurance for expenses with each assessment.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. \$3,000 maximum; \$500 minimum.

Give limiting ages for admission.

Answer. Ages 18 to 53.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. The right is reserved to make assessments to cover all just claims. The association does not agree to pay any surrender value nor dividends and does not issue endowment policies.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. There is no right reserved to scale down any just claims.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. None; nothing of the kind to provide for.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. The right to levy extra assessments is reserved in both the by-laws and policies. Upon what basis and manner are your regular assessments computed?

Answer. Assessments are based upon the American experience table together with the experience of this association.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By setting aside 10 per cent of all mortuary assessments for use in case of excessive mortality; deposited in the Galesburg National bank and invested in United States bonds.

What was the expected mortality during the past year on mean amount of insurance in force according to the actuaries' table of mortality?

Answer. The mortality, according to the actuaries' table in general use would be \$230,198.81, our losses being 77½ per cent of that amount.

Are the officers and directors elected by the members?

Answer. The directors are.

If not, how are they selected?

Answer. The board of directors elect all officers.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Notice of annual meeting sent to each member.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. None whatever.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$18,541.65.

Has the association during the year levied extra assessments on policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

WESTERN MASONS MUTUAL LIFE ASSOCIATION.

Organized under the laws of the Territory of Dakota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, DANIEL H. WHEELER.

First Vice-President, W. H. EDMUNDS.

Secretary, GILBERT F. STEVENSON.

Second Vice-President, C. W. PENDLETON.

[Incorporated March, 1886, under section 389, code of Dakota Territory. Commenced business December, 1886.]

Home office, Yankton, S. D.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 68,622.71

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 3,585.00
First year's assessments: Expense, \$12,791.22; mortuary, \$74,000; reserve, \$14,000.....	100,791.22
Subsequent years' assessments: Advance credit.....	1,203.93
Total paid by members.....	\$ 105,580.15
Interest.....	4,057.36
Total income during the year.....	\$ 109,637.51
Sum of both amounts.....	\$ 178,260.25

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid.....	\$ 74,000.00
Paid members for surrender value.....	324.00
Total paid to members (items 1 to 4).....	\$ 74,324.00
Commissions and fees retained by or paid or allowed to agents on account of first year's fees.....	3,585.00
Salaries and allowances of managers and agents not paid by commissions.....	2,069.85
Salaries of officers.....	1,800.00
Salaries and other compensation of office employes.....	1,300.00
Medical examiners' fees, whether paid direct by members or otherwise.....	141.75

Taxes.....	386.18	
Rent (includes two branch offices).....	512.00	
Furniture, \$117.05; legal expenses, \$221.30; advertising and printing, \$995.45.....	1,333.80	
All other items, viz: Postage.....	976.27	
All other items of expense.....	742.41	
Total disbursements.....		\$ 87,071.26
Balance.....		\$ 91,188.99

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Loans on mortgages of real estate (Schedule A), first liens.....	\$ 29,375.00	
Book value of bonds (excluding interest).....	49,500.00	
Cash in office, \$3,063.85; deposited in banks, \$9,250.14.....	12,313.99	
Total net ledger assets, as per balance on page 1.....		\$ 91,188.99

NON-LEDGER ASSETS.

Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for per item 4 of liabilities.....	\$ 13,000.00	
Total non-ledger assets.....		\$ 13,000.00
Gross assets.....		\$ 104,188.99

NON-LEDGER LIABILITIES.

Losses on policies.....	\$ 13,000.00	
Assessments paid before due.....	1,203.93	
Total liabilities.....		\$ 14,203.93
Balance to protect contracts.....		\$ 89,985.06
Comprised under the following funds:		
Reserve fund.....	\$ 85,734.92	
General or expense fund.....	4,250.14	
Total special funds.....		\$ 89,985.06

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in Iowa during year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	4,957	\$8,136,000.00	298	\$ 490,000.00
Policies or certificates written or increased during the calendar year.....	615	966,000.00	1	1,000.00
Total	5,572	\$9,102,000.00	299	\$ 491,000.00
Deduct decreased or ceased to be in force during year	566	911,000.00	40	70,000.00
Total policies or certificates in force December 31st (end of year).....	5,006	\$8,191,000.00	259	\$ 421,000.00
Losses and claims unpaid December 31st (beginning of new year).....	15	25,000.00	.....	.....
Losses and claims incurred during the calendar year	38	63,000.00	5	8,000.00
Total	53	\$ 88,000.00	5	\$ 8,000.00
Losses and claims scaled down and compromised during the year.....	1	1,000.00	.....	.....
Losses and claims outstanding unpaid December 31st (end of year)	8	13,000.00	.....	.....
Assessments collected during year.....	.....	100,791.22	.....	5,146.72

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$6 for \$1,000; \$8 for \$2,000; \$12 for \$3,000.

Give amount of annual dues, and how paid.

Answer. No dues.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. \$3,000 and \$1,000; 21 to 50 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies (state which) the right to levy extra assessments, and how and when?

Answer. Yes; by-laws.

Upon what basis and manner are your regular assessments computed?

Answer. Assessments are levied each two months to cover actual death losses.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Yes; permanent fund is \$85,734.92, to pay death claims when death rate exceeds American mortality rates. See schedules A and D.

Are the officers and directors elected by the members?

Answer. Directors are.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants.

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full.

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

\$16,000 each two months.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
WORLD MUTUAL LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, H. R. DENNIS.

Vice-President, J. B. DENNIS.

Secretary, HENRY PYLE.

[Incorporated October 24, 1899. Approved November 6, 1899. Commenced business, March 19, 1900.]

Home office, Equitable building, Des Moines, Iowa.

INCOME DURING THE YEAR.

As shown by the books at home office at close of business
December 31st.

Gross amount paid by members to the association or its agents,
without deductions for commissions or other expenses,
as follows:

Membership fees required or represented by applications	\$ 4,485.00
First year's assessments: Expense, \$107; mortuary, \$42.10	149.10
Medical examiners' fees paid by applicant	405.00
Total paid by members	\$ 5,039.10
From all other sources, viz: Advanced by promoters	2,239.13
Total income during the year	\$ 7,278.23

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business,
December 31st.

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums.....	\$ 4,485.00
Commissions paid or allowed for collecting assessments to banks or collectors..	2.15
Salaries and allowances of managers and agents not paid by commissions.....	895.59
Salaries of officers.....	174.28
Salaries and other compensation of office employees.....	42.51
Medical examiners' fees, whether paid direct by members or otherwise.....	431.00
Insurance department fees and licenses.....	6.00
Rent.....	195.00
Furniture, \$120.70; legal expenses, \$5.14; advertising and printing, \$205.68.....	331.52
All other items.....	409.60
Total disbursements.....	\$ 6,972.65
Balance.....	\$ 305.58

LEDGER ASSETS.

As per ledger accounts shown by the books at home office
at close of business December 31st.

Cash deposited in banks.....	\$ 54.21
Bills receivable.....	10.00
Other assets, viz: Collections in hand of Col. banks, \$10; advances to agents, \$231.37.....	241.37
Total.....	\$ 305.58
Deduct ledger liabilities:	
Borrowed money.....	2,239.13
Total net ledger assets, as per balance on page 1.....	\$ 1,933.55

NON-LEDGER ASSETS.

Other items: Guaranty fund notes and deferred first payments.....	\$ 2,431.00
Total non-ledger assets.....	\$ 2,431.00
Total admitted assets.....	\$ 497.45
Comprised under the following funds:	
Emergency fund.....	\$ 497.45
Total special funds.....	\$ 497.45

EXHIBIT OF CERTIFICATES OR POLICES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates written or increased during the calendar year.....	405	\$ 774,500.00	405	\$ 774,500.00
Total policies or certificates in force December 31st (end of year.).....	405	\$ 774,500.00	405	\$ 774,500.00
Assessments collected during the year.....	1	149.10	1	149.10

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$10 per \$1,000 of insurance, Form "A," Deferred Form "B," "C" and "D" paid in advance.

Give amount of annual dues, and how paid.

Answer. \$1.00 per \$1,000, payable quarterly.

Are these specified in policies or in by-laws?

Answer. Stated in policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. \$250.00 to \$5,000.

Give limiting ages for admission.

Answer. 18 to 65 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments computed?

Answer. Guaranty fund notes which are 50 cents per \$1,000 for each year of the insured's age.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. See No. 7

Are the officers and directors elected by the members?

Answer. Directors are.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days or more by mail before meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Have had none.

What is the aggregate amount of an assessment or periodical call upon all the policyholders or members of the corporation or association?

Answer. Estimated \$1,600.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessment to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENTS

OF

Assessment Accident Insurance Associations

**Transacting Business in Iowa in 1900 and Filing State-
ments in 1901.**

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

BANKERS ACCIDENT INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof

President, W. E. STATLER.

First Vice-President, S. W. UPHAM.

Secretary, W. F. LEECH.

[Incorporated, March 30, 1893.

Commenced business, May 8, 1893.]

Home office, 509 Youngerman building, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	\$	58,696.86
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INCOME DURING YEAR.

As shown by the books at home office at the close
of business, December 31st.

Gross amount paid by members to the association or its agents,
without deductions for commissions or other expenses as
follows:

Gross amount of membership fees required or represented by applications.....	\$	11,039.00
Annual dues as per contract.....		23,144.56
Assessments: Specific benefits, \$4,150.00; temporary disability benefits, \$8,895.02; expense, \$4,346.72.....		17,391.74
Total paid by members.....	\$	51,575.30

Interest	112.61	
Rents	180.00	
Total income during the year		\$ 51,867.91
Sum		\$ 110,564.77

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Specific benefit claims paid, including \$4,150.00 of installments paid	\$ 4,150.00	
Membership notes canceled or returned to members uncollectible	15,227.21	
And canceled members	3,571.00	
Advance payments returned to rejected applicants	526.71	
Total paid to members	\$ 23,474.92	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	10,425.68	
Commissions paid or allowed for collecting assessments	996.92	
Salaries and allowances of managers and agents not paid by commission	943.75	
Salaries of officers	5,333.33	
Salaries and other compensation of office employees	1,983.54	
Rent, \$958; taxes, \$557.36; advertising and printing, \$1,602.84 ..	3,118.20	
Insurance department fees and agents' licenses, \$448.10; legal expenses, \$217.89	665.99	
All other items, viz.: Medical examiner's fees	818.00	
Internal revenue, \$394.76; postage, \$716.29; investigating claims, \$227.05	1,338.10	
Traveling expenses, \$519.00; agents' traveling expenses, \$510.79; interest, \$140.00	1,160.79	
Supplies, furniture, express and telegrams, etc.	640.74	
(Total expenses, footings of items 4 to 11, \$27,434.04)		
Total disbursements	\$ 50,904.96	
Balance	\$ 59,655.81	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st.

Membership notes of lapsed members	\$ 29,036.00	
Membership notes of members in good standing	4,593.50	
Membership notes of members in good standing belonging to reserve fund	10,000.00	
Premium notes not due	5,960.64	
Agents' debit balances	3,549.06	
Cash in office, \$55.26; deposited in banks, \$8,608.76	8,664.02	
Total	\$ 61,803.22	
Deduct ledger liabilities:		
Agents' credit balances, \$97.41; borrowed money, \$2,050.00	2,147.41	
Total net ledger assets, as per balance on page 1	\$ 59,655.81	

NON-LEDGER ASSETS.

Assessments due and unpaid on last call made within sixty days on insurance in force	\$ 1,771.00
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Less cost of collecting same, five per cent.....	88.55	
Total.....	\$ 1,682.45	
Special benefit assessments to be made for claims resisted and not assessed for, contingent on the result of suits thereon, not exceeding the amount of one call nor the amount of claims contested, as per No. 2 of liabilities.....	10,300.00	
Total non-ledger assets.....	\$ 11,982.45	
Gross assets	\$ 71,638.26	
Deduct assets not admitted:		
Agents' debit balances unsecured.....	\$ 3,549.06	
Depreciation from above net or ledger assets to bring same to market value (state items on which depreciation is made in Schedules A and D). Membership notes of lapsed members.....	29,036.00	
Total.....	\$ 32,585.06	
Total admitted assets	\$ 39,053.20	

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st

Specific indemnity claims in process of adjustment, resisted... \$	10,000.00	
Temporary disability benefit claims in process of adjustment, 28; reported probable liability, \$729.37; resisted 1—\$300.00.....	1,029.37	
Present value of installments to become due on adjusted specified benefit claims (face value) \$6,000.00 at four per cent.....	5,354.56	
All other (not including contingent, mortuary and indemnity claims) viz.: Accounts accrued.....	75.00	
Total actual liabilities.....	\$ 16,458.93	
Balance to protect contract.....	\$ 22,594.27	
Comprised under the following funds:		
Reserve fund.....	\$ 11,781.74	
General or expense fund.....	10,812.53	
Total special funds.....	\$ 22,594.27	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in state of Iowa during year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	4,381	\$ 12,045,500.00	2,565	\$ 7,268,000.00
Policies or certificates written or increased during the calendar year.....	1,366	1,942,100.00	724	1,129,300.00
Total.....	5,747	\$ 13,987,600.00	3,289	\$ 8,397,300.00
Deduct decreased or ceased to be in force during year.....	1,584	3,153,100.00	749	1,569,200.00
Total policies or certificates in force December 31st (end of year).....	4,163	\$ 10,834,500.00	2,540	\$ 6,728,100.00
Losses and claims unpaid December 31st (beginning of new year) including 7,500 installment not due.....	42	\$ 173.17	20	\$ 705.14
Losses and claims incurred during the calendar year.....	464	16,939.66	252	10,357.87
Total.....	506	\$ 26,112.83	272	\$ 11,063.01
Losses and claims scaled down and compromised and paid during the year, including 6,000 installment notes due.....	477	\$ 19,377.21	260	\$ 8,751.46
Losses and claims unpaid December 31st.....	32	6,729.37	13	2,311.55
Policies or certificates terminated by death or specific benefit during the year (including 2,500 of installment policies).....	2	2,650.00	2	2,650.00

MISCELLANEOUS QUESTIONS.

Received from members in Iowa during the year?

Answer. Specific benefit and indemnity, \$8,089.86; expense, 2,687.85; total, \$28,451.04.

Give amount of entrance or membership fee, whether retained by agent or not, per capita?

Answer. \$10 for each preferred risk; \$5 for each risk below preferred; total entrance fees, \$11,039, as per item 1 of income.

Give amount of annual dues?

Answer. Total annual dues as per item 2 of income, \$23,144.56. Annual dues levied according to kind and amount of policy.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$5,000.

Give limiting ages for admission?

Answer. 18 to 65.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?

Answer. No.

How are the assessments levied or collected—whether monthly, bi-monthly quarterly, semi-annually, or annually, and whether in advance?

Answer. Annually or semi-annually as the member may elect. In advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments?

Answer. Yes.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$16,189.47.

1. For what purpose? 2. How is it created? 3. Where deposited?

Answer. 1. To pay benefits when amounts collected for indemnity fails to meet the requirements. 2. By indemnity elements of premium and from membership notes. 3. Des Moines Savings Bank, \$6,189.47. Membership notes \$1,000.

Are the officers and directors elected at an annual meeting of the members?

Answer. Directors elected at annual meeting, officers elected by directors.

Are notices of election sent to members?

Answer. No.

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

In what states is the association doing business?

Answer. Iowa, Minnesota, Colorado, Michigan, Wisconsin and Nebraska.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. Yes.

What is the aggregate amount of one assessment or periodical call upon all the policyholders or members of the association?

Answer. \$41,630.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
BROTHERHOOD ACCIDENT COMPANY.

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN J. WHIPPLE.

First Vice-President, BENJ. HODGMAN.

Secretary, JAY B. CRAWFORD.

[Incorporated August 17, 1892.]

Home office, 131 Devonshire street, Boston, Mass.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year.....	\$ 22,295 14
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INCOME DURING YEAR.

As shown by the books at home office at the close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications.....	\$ 20,070.00
Annual dues as per contract.....	36,440.50
Assessments: Specific benefits, \$8,865.75; temporary disability benefits, \$30,211	39,076.75

Total paid by members.....	\$ 95,587.25
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Interest.....	428.69
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From all other sources, viz: (itemize profit and loss account) sale of U. S. bonds	540.00
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Total income during the year.....	\$ 96,555.93
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Sum.....	\$ 118,851.07
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Specific benefit claims paid	\$ 8,685.75
Temporary disability benefit claims paid	28,174.29
Advanced payments returned to rejected applicants	173.42
Total paid to members	\$ 37,033.46
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	20,070.00
Commissions paid or allowed for collecting assessments	3,766.40
Salaries and allowances of managers and agents not paid by commissions	2,199.00
Salaries of officers, \$15,000; other compensation of officers, \$192.17	15,192.17
Salaries and other compensation of office employees	5,216.50
Rents, \$1,000; advertising and printing, \$1,269.09	2,269.09
Postage, express, telegraph, \$1,178.30; insurance department fees and agents' licenses, \$192.49; legal expenses, \$254.50	1,625.29
All other items, viz: (itemize profit and loss account) various sundry items	1,224.28
Traveling expenses and adjusting claims	1,712.65
Medical examiner's fees	132.50
(Total expenses, footings of items 4 to 11, \$53,607.88.)	
Total disbursements	\$ 90,641.34
Balance	\$ 28,209.73

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in office, \$15,848.85; deposited in banks, \$12,360.88	\$ 28,209.73
Total net ledger assets, as per balance on page 1	\$ 28,209.73

NON-LEDGER ASSETS.

Assessments due and unpaid on last call made within sixty days on insurance in force	\$ 1,050.00
Furniture fixtures, safes, \$1,000; printed matter, stationery, \$475	1,475.00
Total non-ledger assets	\$ 2,525.00
Gross assets	\$ 30,734.73
Deduct assets not admitted:	
Furniture, fixtures and safes, supplies, printed matter and stationery, etc	\$ 1,475.00
Excess of items 14 and 15 over changes in liabilities on same account	1,050.00
Total	\$ 2,525.00
Total admitted assets	\$ 28,209.73

NON-LEDGER LIABILITIES.

Advance assessments	\$ 2,110.50
Total actual liabilities	\$ 2,110.50
Balance to protect contract	\$ 26,099.23

Comprised under the following funds:

Mortuary fund.....	\$	11,127.40
Disability fund.....		10,732.22
General or expense fund.....		6,350.11

Total special funds..... 28,209.73

EXHIBIT OF CERTIFICATE OR POLICIES.

	Total business of the year.		Business in state of Iowa during year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	7,715	\$22,833,100.00	99	\$ 192,500.00
Policies or certificates written or increased during the calendar year.....	4,015	1,642,620.00	57	45,350.00
Total.....	11,729	\$24,475,720.00	156	\$ 237,850.00
Deduct decreased or ceased to be in force during year.....	2,096	2,500,500.00	61	123,850.00
Total policies or certificates in force December 31st (end of year).....	9,633	\$21,975,220.00	95	\$ 114,000.00
Losses and claims unpaid December 31st (beginning of new year).....	109	\$ 8,389.86		
Losses and claims incurred during the calendar year.....	833	34,195.18	8	\$ 171.99
Total.....	942	\$ 42,585.04	8	\$ 171.99
Losses and claims scaled down and compromised during year.....	1	1,475.00		
Losses and claims unpaid December 31st.....	109	Unknown.		

MISCELLANEOUS QUESTIONS.

Received from members in Iowa during the year. Specific benefit and indemnity, \$285; expense, \$285; total, \$570.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$5.00; total entrance fees, \$20,070, as per item 1 of income.

Give amount of annual dues, if any, per capita, \$6.00; total annual dues as per item 2 of income, \$36,440.50.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$2,500 at present; a few outstanding \$5,000.

Give limiting ages for admission.

Answer. 21 to 65.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?

Answer. No.

How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance?

Answer. Quarterly, in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments?

Answer. Yes.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at an annual meeting of the members?

Answer. Biennial meeting.

Are notices of election sent to members?

Answer. Yes.

When and how.

Answer. By quarterly publication

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to play claims at maximum amount?

Answer. No

In what states is the association doing business?

Answer. Maine, New Hampshire, Vermont, Massachusetts, Connecticut, New York, New Jersey, Pennsylvania, Virginia, West Virginia, Alabama, Arkansas, Kansas, Tennessee, Kentucky, Georgia, Texas, Ohio, Indiana, Michigan, Illinois, Wisconsin, Iowa, Minnesota, Colorado, South Dakota.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein.

Answer. Yes.

What is the aggregate amount of one assessment or periodical call upon all the policyholders or members of the association?

Answer. \$28,899.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association.

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

IMPERIAL ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. A. BALLREICH.

Vice-President, A. B. SHAW.

Secretary, WM. H. HARWOOD.

[Incorporated, December 31, 1894.

Commenced business, January 3, 1895.]

BALANCE SHEET.

Home office, Suite 401 Crocker Building.

Amount of net ledger assets, December 31st of previous year....	\$ 1,256.15
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INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows.

Gross amount of membership fees required or represented by applications.....	\$ 465.00
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Assessments: Temporary disability benefits, \$1,497; expense, \$3,443.13	4,940.13
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Total income during the year.....	5,405.13
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Sum	\$ 6,661.08
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IOWA INSURANCE REPORT.

307

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Temporary disability benefit claims paid.....		\$	1,913.62
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$	1,248.55	
Commissions paid or allowed for collecting assessments.....		56.37	
Salaries and allowances of managers and agents not paid by commissions.....		27.50	
Salaries of officers.....		1,574.80	
Salaries and other compensation of office employees.....		382.85	
Rent, \$216; taxes, \$48.26; advertising and printing, \$167.50.....		431.76	
Insurance department fees and agents' licenses.....		15.00	
All other items, viz.: Revenue, \$23.60; interest, \$30.95; general expense, \$92.56; personal account, \$2.09; books and stationery, \$37.10; postage, \$245.10; traveling expenses, \$30.95.....		461.65—	4,198.48
Total disbursements.....		\$	6,112.10
Balance.....		\$	549.88

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close of business December 31st.

Agents' debit balances.....	\$	87.50	
Cash in office, \$36.73; deposited in banks, \$513.15.....		549.88	
Premium notes not due.....		162.50	
Total.....	\$	799.88	
Deduct ledger liabilities: All other directors' notes.....		250.00	
Total net ledger assets, as per balance on page 1.....		\$	549.88

NON-LEDGER ASSETS.

Furniture, supplies, etc.....	\$	250.00	
Premium notes past due.....		812.50	
Assessments due and unpaid on last call made within sixty days on insurance in force, \$167.25, less cost of collecting same, \$17.25.....		150.00	
Total non-ledger assets.....			1,212.50
Gross assets.....		\$	1,762.38
Deduct assets not admitted:			
Bills receivable, unsecured.....	\$	812.50	
Furniture, fixtures and safes, supplies, printed matter and stationery, etc.....		250.00	
Total.....			1,062.50
Total admitted assets.....		\$	699.88
Balance to protect contracts.....		\$	699.88
Comprised under the following funds:			
Mortuary fund.....	\$	494.38	
Reserve fund, assessment unpaid as per No. 5.....		150.00	
General or expense fund.....		55.50	
Total special funds.....			699.88

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year—Iowa	
	No.	Amount.
Policies or certificates in force December 31st (beginning of new year)...	538	\$ 1,500,500.00
Policies or certificates written or increased during the calendar year.....	166	159,500.00
Total.....	704	\$ 1,660,000.00
Deduct decreased or ceased to be in force during year.....	318	672,000.00
Total policies or certificates in force December 31st (end of year)...	386	988,000.00
Losses and claims unpaid December 31st (beginning of new year).....	8	\$ 1,154.00
Losses and claims incurred during the calendar year.....	61	1,315.02
Total.....	69	\$ 2,469.02
Losses and claims unpaid December 31st.....	2	\$ 30.00

MISCELLANEOUS QUESTIONS.

Received from members during the year?

Answer. Specific benefit and indemnity, \$1,497; expense, \$3,443.13; total, \$4,940.13.

Give amount of entrance or membership fee, whether retained by agent or not.

Answer. Per capita, \$1.50 to \$3.00; total entrance fees, \$465.00, as per item 1 of income.

Give amount of annual dues, if any.

Answer. A few policies remain re-insured from other associations with annual dues at \$2.00 per capita; no other annual dues collected during the year.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Give limiting ages for admission.

Answer. Eighteen to 65.

Do the the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?

Answer. No.

How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance?

Answer. In advance. Annually, semi-annually or quarterly or assessments per policy.

Does the association reserve in its by-laws or policy the right to levy extra assessments?

Answer. Yes.

Attach copy of extra assessment clause contained in policy.

Answer. "The association shall not be liable on this certificate or policy to exceed the principal sum hereby stipulated, and a payment of a claim under one of the benefits shall be full payment for all accidental injuries received; and it is further understood and agreed that should the death claims or other claims against the indemnity fund ever exceed the estimated schedule, the association will pay as provided for by the articles of incorporation, any such deficiency from the reserve fund in the manner provided until such fund is exhausted. In that case the amount to be paid when this certificate or policy becomes a claim shall be dependent upon the amount collected from an assessment made to meet such claim."

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at an annual meeting of the members?

Answer. Members elect directors and directors elect officers.

Are notices of election sent to members?

Answer. No.

When and how?

Answer. Fixed by articles of incorporation.

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

In what states is the association doing business?

Answer. Iowa.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. Losses all paid in full, never ordered an extra assessment.

What is the aggregate amount of one assessment or periodical call upon all the policyholders or members of the association?

Answer. \$3,824.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MASONS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM PROVIN.

First Vice-President, GEORGE T. MOORE.

Secretary, FRANK BOWLES.

[Incorporated, August 15, 1887.

Commenced business October 1, 1887.]

Home office, 102 Elm street, Westfield, Mass.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	\$19,181.89
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INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st of previous year:

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications	\$ 5,670.00
Annual dues as per contract	28,308.00
Assessments: Specific benefits, \$10.050; temporary disability benefits, \$43.783.	53,833.00

Total paid by members.	\$ 87,811.00
Interest	510.00
From all other sources, viz: (itemize profit and loss account) Profit on sale of securities, \$601.49; borrowed money, \$8,796.51; paid to the association by Frank Bowles as relinquishment of his reimbursement of December 30, 1899, \$2,500.	11,898.00

Total income during the year.	\$ 100,219.00
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Sum	\$ 119,400.89
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Specific benefit claims paid.....	\$ 10,050.00
Temporary disability benefit claims paid.....	37,629.23
Assessments returned to members.....	73.45
Total paid to members.....	\$ 47,752.68
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	9,493.93
Commissions paid or allowed for collecting assessments.....	2,935.35
Salaries and allowances of managers and agents not paid by commissions.....	3,265.00
Salaries of officers.....	3,448.00
Salaries and other compensation of office employees.....	4,979.11
Rent, \$1,125; advertising and printing, \$2,467.94.....	3,592.94
Insurance department fees and agents' licenses, \$175.06; legal expenses, \$6,240.50.....	6,415.56
All other items, viz: (itemize profit and loss account) postage, \$2,500.55; furniture, \$55.....	2,555.55
Investigating and adjusting claims, \$4,301; borrowed money repaid, \$8,796.51; office incidentals, \$844.14; traveling, \$2,185.40; contingents, \$729.54; interest, discount and revenue, \$3,082.97; collateral security for bond, \$250; medical examiners' fees, \$231.50.....	20,421.06
(Total expenses, footings of items 4 to 11, \$57,106.50.)	
Total disbursements.....	\$ 104,859.18
Balance.....	\$ 14,541.71

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	\$ 9,000.00
Cash deposited in banks.....	1,025.21
Emergency fund.....	4,516.50
Total.....	\$ 14,541.71
Total net ledger assets, as per balance on page 1.....	\$ 14,541.71

NON-LEDGER ASSETS.

Furniture, fixtures, etc.....	5,500.00
Assessments due and unpaid on last call made within sixty days on insurance in force, \$10,633; less cost of collecting same, \$531.64.....	10,101.36
Special benefit assessments to be made for claims resisted and not assessed for, contingent on the result of suits thereon, not exceeding the amount of one call nor the amount of claims contested, as per No. 2 of liabilities.....	12,000.00
Total non-ledger assets.....	27,601.36
Gross assets.....	\$ 42,143.07

Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter and stationery, etc.....	\$ 5,500.00	
Total		\$ 5,500.00
Total admitted assets.		\$ 36,643.07

NON-LEDGER LIABILITIES.

Specific indemnity claims adjusted, not yet due.....	\$ 2,500.00	
Specific indemnity claims reported, \$2,000; resisted, \$12,000	14,000.00	
Temporary disability benefit claims adjusted, not yet due.	4,751.36	
Temporary disability benefit claims in process of adjustment, \$200; reported probable liability, \$500; resisted, \$150	850.00	
Salaries, rents, expenses, taxes, bills, accounts, commissions, fees, etc., due and accrued.....	436.94	
Advance assessments.....	1,944.50	
Total actual liabilities		\$ 24,482.80
Balance to protect contract		\$ 12,160.27
Comprised under the following funds:		
Mortuary fund	\$ 135.34	
Reserve fund.....	11,135.06	
General or expense fund.....	889.87	
Total special funds.....		\$ 12,160.27

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	9,415	\$ 39,989,902.00	323	\$ 850,098.00
Policies or certificates written or increased during the calendar year.....	1,134	3,541,250.00	151	471,694.00
Total.....	10,549	\$ 43,531,152.00	474	\$ 1,321,792.00
Deduct decreased or ceased to be in force during year.....	4,037	16,148,000.00	229	586,792.00
Total policies or certificates in force December 31st (end of year)	6,512	\$ 27,383,152.00	245	\$ 735,000.00
Losses and claims unpaid December 31st (beginning of new year).....	276	21,567.17	20	548.89
Losses and claims incurred during the calendar year.....	526	97,991.76	20	874.86
Total.....	802	\$ 119,558.93	40	1,423.75
Losses and claims paid, scaled down, dropped and compromised during the year.....	612½	97,457.57	38	1,368.75
Losses and claims unpaid December 31, 1900.....	189½	22,102.36	2	25.00
Policies or certificates terminated by death or specific benefit during the year.....	7	20,000.00		

MISCELLANEOUS QUESTIONS.

Received from members in Iowa during the year?

Answer. Specific benefit and indemnity, \$1,896; expense, \$982.00; total, \$2,878.

Give amount of entrance or membership fee, whether retained by agent or not, per capita.

Answer. \$5 to agent; total entrance fees, \$5,670 as per item 1 of income.

Give amount of annual dues, if any, per capita?

Answer. \$1 and \$1.50 per quarter or \$4 and \$6 yearly; total annual dues as per item 2 of income, \$28,308; regular policies call for \$4 annual dues, payable quarterly, and special policies \$6.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$5,000.

Give limiting ages for admission.

Answer. 21 to 60 inclusive.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?

Answer. Only actual expenses incurred in contesting fraudulent claims.

How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance?

Answer. Quarterly.

Does the association reserve in its by-laws or policy the right to levy extra assessments?

Answer. Yes.

Attach copy of extra assessment clause contained in policy.

Answer. That the certificate holder shall pay all assessments, including quarterly dues levied or assessed upon him by this association.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$13,516.50.

For what purpose, how is it created, and where deposited?

Answer. To pay claims; as it can be spared from time to time; deposited with state treasurer of Massachusetts.

Are the officers and directors elected at an annual meeting of the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Annually by mail.

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

In what states is the association doing business?

Answer. Massachusetts, New York, Ohio, Wisconsin, Minnesota, Iowa, Colorado.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. Yes, all just claims.

What is the aggregate amount of one assessment or periodical call upon all the policyholders or members of the association?

Answer. \$22,317.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association?

Answer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MODERN ACCIDENT CLUB.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAMES HART.

Secretary, ASA MOLER.

Vice-President, A. O. MOLER.

[Incorporated, June 27, 1899. Commenced business, June 28, 1899.]

Home office, corner Washington and Dubuque streets, Iowa City, Iowa.

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications.....	\$ 11,877.00
Annual dues as per contract.....	4,011.00
Assessments: Specific benefits, \$2,070; temporary disability benefits, \$11.825.90	13,895.90

Total paid by members.....	\$ 29,783.90
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Sum.....	\$ 29,783.90
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Specific benefit claims paid, including installments paid.....	\$ 2,070.00
Temporary disability benefit claims paid	11,529.00

Total paid to members.....	\$ 13,599.00
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Commissions and fees retained by or paid or allowed to agents on account of fees and dues	9,228.30
Salaries of officers, \$4,578.40; other compensation of officers, \$65.85	4,644.25
Salaries and other compensation of office employes	254.75
Rent, \$66; taxes, \$77.32; advertising and printing, \$440.35	583.67
Insurance department fees and agents' licenses	26.75
All other items, viz: Postage	532.20
Office fixtures and supplies, \$225.55; miscellaneous, \$80.80; bonds, \$25.....	331.35

(Total expenses, footings of items 4 to 11, \$6,372.97.)

Total disbursements	\$ 29,201.27
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Balance.....	\$ 582.63
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LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash deposited in banks.....	\$	582.63		
Total.....	\$	582.63		
Assessments due and unpaid on last call made within sixty days on insurance in force.....	\$	1,000.00		
Total.....	\$	1,582.63		
Total admitted assets.....	\$		1,582.63	
Balance to protect contracts.....				1,582.63

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in state of Iowa during year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	2,165	\$ 2,165,000.00	2,165	\$ 2,165,000.00
Policies or certificates written or increased during the calendar year.....	3,957	3,957,000.00	3,957	3,957,000.00
Total.....	6,122	\$ 6,122,000.00	6,122	\$ 6,122,000.00
Deduct decreased or ceased to be in force during year.....	1,237	1,237,000.00	1,237	1,237,000.00
Total policies or certificates in force December 31st (end of year).....	4,885	\$ 4,885,000.00	4,885	\$ 4,885,000.00
Losses and claims unpaid December 31st (beginning of new year).....	2	\$ 590.00	2	\$ 590.00
Losses and claims incurred during the calendar year.....	470	13,009.00	470	13,009.00
Total.....		\$ 13,599.00		\$ 13,599.00
Losses and claims scaled down and compromised during the year.....	1	\$ 550.00	1	\$ 550.00
Losses and claims unpaid December 31st.....	51	1,000.00	51	1,000.00
Policies or certificates terminated by death or specific benefit during the year.....	2	15.50	2	15.50

MISCELLANEOUS QUESTIONS.

Received from members in Iowa during the year?

Answer. Specific benefit and indemnity \$13,895.90; expense, \$6,372.97.

Give amount of entrance or membership fee, whether retained by agent or not.

Answer. Per \$1,000, \$3.00; total entrance fees, \$118.77 as per item 1 of income.

Give amount of annual dues, if any.

Answer. Per \$1,000, \$1.00; total annual dues as per item 2 of income, \$4.011.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$1,000

Give limiting ages for admission.

Answer. 18 to 65.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?

Answer. No.

How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance?

Answer. Quarterly. Annual dues in advance. Assessments to meet claims accrued.

Does the association reserve in its by-laws or policy the right to levy extra assessments?

Answer. No.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at an annual meeting of the members?

Answer. No.

If not, how are they elected?

Answer. Directors biennially.

Are notices of election sent to members?

Answer. No.

When and how?

Answer. Time fixed by articles of incorporation.

Are proxies contained in application?

Answer. No.

☐ Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

In what states is the association doing business?

Answer. Iowa.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy-holders or members of the association?

Answer. One 25 cent assessment amounts to \$1,221.25.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association.

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NATIONAL MASONIC ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ALF. WINGATE.

Vice-President, B. C. BOWMAN.

Secretary, J. A. DOVERMAN.

[Incorporated, July 12, 1889.

Commenced business July 31, 1889.]

Home office, Masonic Temple, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year....	\$ 38,399 92
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INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications.	\$ 35,135.00
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Assessments: Temporary disability benefits, \$64,944.25; expense, \$26,081.41	91,025.66
Total paid by members	\$ 126,160.66
Interest	225.12
From all other sources, viz.: Exchange	19.31
From agents	497.88
Refunded association from bond account	200.00
Total income during year	\$ 127,102.97
Sum	\$ 165,502.89

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Specific benefit claims paid	\$ 20,175.00
Temporary disability benefit claims paid	23,599.05
Advance payments returned to rejected applicants	374.12
Total paid to members	\$ 44,148.17
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	35,135.00
Commissions paid or allowed for collecting assessments	5,330.40
Salaries and allowances of managers and agents not paid by commissions	3,363.05
Salaries of officers	9,800.00
Salaries and other compensation of office employees	3,295.66
Rent, \$1,073.34; advertising and printing, \$1,385.22	2,458.56
Insurance department fees and agents' licenses, \$647.63; legal expenses, \$2,034.07	2,681.70
All other items, viz.: Express, \$17.01; office supplies, \$792.66; postage, \$1,595.95; telegrams, \$47.34; officers' traveling expenses, \$720.65; adjusting claims, \$25.40; medical examiners, \$3.00	3,202.01
(Total expenses, footings of items 4 to 11, \$30,131.38.)	
Total disbursements	\$ 109,114.55
Balance	\$ 56,688.34

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash deposited in banks	\$ 55,088.34
Insurance department, Missouri	1,000.00
Total net ledger assets as per balance on page 1	\$ 56,088.34

NON-LEDGER ASSETS

Assessments due and unpaid on last call made within sixty days on insurance in force, \$22,000, less cost of collecting same, \$1,500	20,500.00
Gross assets	\$ 76,588.34
Deduct assets not admitted:	
Excess of items 14 and 15 over changes in liabilities on same account	671.00
Total admitted assets	\$ 75,917.34

NON-LEDGER LIABILITIES.

Specific indemnity claims resisted.....	\$ 19,250.00	
Temporary disability benefit claims resisted	200.00	
Advance assessments.....	379.00	
Total actual liabilities		\$ 19,829.00
Balance to protect contract.....		\$ 56,088.34
Comprised under the following funds:		
Reserve fund.....	\$ 43,552.25	
General or expense fund.....	12,536.09	
Total special funds.....		\$ 56,088.34

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	8,368	\$ 32,023,750.00	1,755	\$ 6,700,750.00
Policies or certificates written or increased during the calendar year.....	7,027	25,836,250.00	1,145	4,338,750.00
Total.....	15,395	\$ 57,860,000.00	2,900	\$ 11,039,500.00
Deduct decreased or ceased to be in force during year.....	6,467	24,372,250.00	1,036	3,709,500.00
Total policies or certificates in force December 31st (end of year).....	8,928	\$ 33,487,750.00	1,864	\$ 7,330,000.00
Losses and claims unpaid December 31st (beginning of new year).....	5	\$ 15,342.50		
Losses and claims incurred during the calendar year.....	657	49,474.05	115	\$ 7,273.10
Total.....	662	\$ 64,816.55	115	\$ 7,273.10
Losses and claims scaled down and compromised during the year.....	654	\$ 43,774.05	115	\$ 7,273.10
Losses and claims unpaid December 31st.....	8	19,450.00		

MISCELLANEOUS QUESTIONS.

Received from members in Iowa during the year.

Answer. Specific benefit and indemnity, \$12,963; expense, \$5,500.00; total, \$18,463.00.

Give amount of entrance or membership fee, whether retained by agent or not.

Answer. Per capita, \$5.00; total entrance fees, \$35,135.00, as per item 1 of income.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Give limiting ages for admission.

Answer. Twenty-one to 65.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?

Answer. No, except amount necessary to collect and protect same.

How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, and whether in advance?

Answer. Quarterly in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments?

Answer. Yes.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirteen thousand four hundred dollars.

For what purpose, how is it created, and where deposited?

Answer. Payment specific and indemnity benefits; by assessments, and deposited in Citizens National bank.

Are the officers and directors elected at an annual meeting of the members?

Answer. Directors only.

If not, how are they elected?

Answer. Officers elected annually by board of directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days prior by mail.

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

In what states is the association doing business?

Answer. Iowa, Minnesota, Michigan, Pennsylvania, Indiana, Missouri, Wisconsin, Nebraska, Ohio, and Illinois.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy-holders or members of the association?

Answer. Twenty-four thousand dollars.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

PROTECTIVE ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. L. HEARST.

Secretary, F. G. WRIGHT

[Incorporated, October 6, 1900. Commenced business, October 15, 1900.]

Home office, Main street, Cedar Falls, Iowa.

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications.....	\$	1,200.00
Annual dues as per contract.....		400.00
Assessments: Temporary disability benefits.....		185.25
Total paid by members.....	\$	1,785.25

IOWA INSURANCE REPORT.

319

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Temporary disability benefit claims paid	\$	65.00
Total paid to members	\$	65.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		1,200.00
Salaries of officers		150.00
Rent, \$25; advertising and printing, \$135.73		160.73
Insurance department fees and agents' licenses		38.00
(Total expenses, footings of items 4 to 11, \$1,548.73.)		
Total disbursements	\$	1,613.73
Balance	\$	171.52

LEDGER ASSETS.

Cash deposited in banks	\$	171.52
Total net ledger assets, as per balance on page 1	\$	171.52

EXHIBIT OF CERTIFICATES OR POLICIES.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year)	400	\$ 600,000.00
Total	400	
Total policies or certificates in force December 31st (end of year)	400	
Losses and claims incurred during the calendar year	5	\$ 65.00
Total ..	5	\$ 65.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance or membership fee, whether retained by agent or not, per capita?

Answer. \$3.00; per \$1,000, \$2.00; total entrance fee, \$4.25 as per item 1 of income.

Give amount of annual dues, if any, per capita?

Answer. \$1.00; per \$1,000, .66

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$1,500.00.

Give limiting ages for admission?

Answer. 17 to 60 years.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?

Answer. No.

How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually and whether in advance?

Answer. Monthly; collected quarterly.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$18.52.

For what purpose, how is it created, and where deposited?

Answer. For the purpose of keeping assessments below twelve if possible; ten per cent of benefit fund; Citizens National Bank, Cedar Falls, Iowa.

Are the officers and directors elected at an annual meeting of the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail,

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

In what states is the association doing business?

Answer. Iowa.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all the policy-holders or members of the association?

Answer. \$100.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association?

Answer. No.

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the condition and affairs of the

WOODMEN ACCIDENT ASSOCIATION.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. O. FAULKNER.

First Vice-President, A. R. TALBOT.

Secretary, C. E. SPANGLER.

[Incorporated, July 8, 1890.

Commenced business, August 11, 1890.]

Home office, 109 South Tenth street, Lincoln, Neb.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year \$ 16,522.11

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Certificate fees	\$ 10,600.41
Gross amount of membership fees required or represented by applications, retained by agent	31,278.00
Annual dues as per contract	17,663.76
Assessments: Specific benefits and temporary disability benefits.	44,506.80

Total paid by members.	\$ 104,048.99
Rents.	60.00
From all other sources, viz: County bank draft protested (new draft)	20.58

Total income during the year..... \$ 104,129.55

Sum..... \$ 120,651.66

IOWA INSURANCE REPORT.

321

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Specific benefit claims paid	\$ 4,866.00	
Temporary disability benefit claims paid	34,252.07	
Advance payments returned to rejected applicants	25.60	
Total paid to members	\$ 39,143.67	
Commissions and fees retained by agents on account of fees and dues	31,278.00	
Salaries of officers	8,878.20	
Salaries and other compensation of office employees	3,204.99	
Rent, \$578; advertising and printing, \$1,757.90	2,335.90	
Insurance department fees and agents' licenses, \$667.15; legal expenses, \$310.61	977.76	
All other items, viz: Postage	2,224.41	
Sundry, \$486.47; premium life policy assigned to association, \$176.70	663.17	
Commission to agents, \$4,719.12; furniture, \$159.30	4,878.42	
(Total expenses, footings of items 4 to 11, \$54,440.85.)		
Total disbursements	\$ 93,584.52	
Balance	\$ 27,067.14	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st:

Book value real estate (Schedule A), unincumbered	\$ 7,500.00	
Deposited with treasurer (schedule attached)	19,567.14	
Due from premium paid on life insurance policy assigned to association	176.70	
Total	\$ 27,243.84	
Total net ledger assets as per balance on page 1	\$ 27,243.84	

NON-LEDGER ASSETS.

Market value of real estate over book value and incumbrances (Schedule A)	2,500.00	
Assessments due and unpaid on last call made within sixty days on insurance in force, \$12,774; less cost of collecting same, \$1,277.40	11,496.60	
Total non-ledger assets	\$ 13,996.60	
Gross assets	\$ 41,240.44	
Deduct assets not admitted.		
Excess of items 14 and 15 over changes in liabilities on same account	\$ 5,136.98	
Total	5,136.98	
Total admitted assets	\$ 36,103.46	

NON-LEDGER LIABILITIES.

Temporary disability benefit claims adjusted, not yet due	\$ 954.89
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Temporary disability benefit claims in process of adjustment,

\$4,502.23; reported probable liability \$902.50. 4,502.23

Total actual liabilities..... \$ 6,359.62

Balance to protect contract \$ 29,743.84

Comprised under the following funds:

Mortuary fund \$ 4,777.32

Reserve fund .. 18,000.00

General or expense fund 6,966.52

Total special funds \$ 29,743.84

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in the State of Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year)	8,031	\$ 9,372,400.00	1,248	\$ 1,152,950.00
Policies or certificates written or increased during the calendar year	10,426	5,238,650.00	1,408	714,600.00
Total	18,457	\$ 14,611,050.00	2,656	\$ 1,867,550.00
Deduct decreased, or ceased to be in force during year	8,296	5,004,100.00	1,444	804,300.00
Total policies or certificates in force December 31st (end of year)	10,161	\$ 9,606,950.00	1,212	\$ 1,063,250.00
Losses and claims unpaid December 31st (beginning of new year)	189	5,225.96	28	792.68
Losses and claims incurred during the calendar year	1,397	40,973.53	184	5,709.79
Total	1,586	\$ 46,199.49	212	\$ 6,502.47
Losses and claims scaled down and compromised during the year	1,290	\$ 39,118.07	171	\$ 5,510.33
Losses and claims unpaid December 31st	296	7,081.42	41	983.14
Policies or certificates terminated by death or specific benefit during the year	5	4,366.00		

MISCELLANEOUS QUESTIONS.

Received from members in Iowa during the year

Answer. Specific benefit and indemnity, \$6,166.95; expense, \$3,856.01; total, \$10,022.96.

Give amount of entrance or membership fee, whether retained by agent or not.

Answer. Per capita, \$4; total entrance fees, \$1,436.10, as per item 1 of income.

Give amount of annual dues, if any.

Answer. Per capita, \$2; total annual dues as per item 2 of income, \$2,419.91.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Give limiting ages for admission.

Answer. Eighteen to sixty-five.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? If so, what amount and for what purpose?

Answer. Ten per cent for collections and disbursements.

How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance?

Answer. Quarterly in advance.

ANNUAL STATEMENTS
OF
FRATERNAL BENEFICIARY SOCIETIES

Transacting Business in Iowa in 1900 and
Filing Statements in 1901.

Does the association reserve in its by-laws or policy the right to levy extra assessments?

Answer. Yes.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eighteen thousand dollars.

For what purpose, how is it created, and where deposited?

Answer. Pay claims if necessary; saved; deposited with treasurer and invested in real estate.

Are the officers and directors elected at an annual meeting of the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days ahead by mail.

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

In what states is the association doing business?

Answer. Illinois, Iowa, Minnesota, Missouri, Michigan, Wisconsin, Kansas, Colorado, Nebraska.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy-holders or members of the association?

Answer. Twenty thousand three hundred and thirty-four dollars.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ANCIENT ORDER OF UNITED WORKMEN.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Grand Master, WILL M. NARVIS.

Grand Recorder, B. F. REHKOPF.

[Organized, November 27, 1873.

Commenced business, November 27, 1873.]

Home office, 538 and 540 Good Block, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 6,568.31

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount for charters, certificates and supplies.....	\$ 1,727.74	
Dues for expenses, per capita tax, etc.....	25,506.00	
Assessments: Mortuary.....	219,097.00	
Total paid by members.....	\$ 246,330.74	
Total income during the year.....		\$ 246,330.74
Sum.....		\$ 252,899.05

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 201,000.00
Supreme lodge relief call.....	17,461.53
Total beneficiary fund paid out.....	\$ 218,461.53
Per capita tax to supreme lodge.....	2,213.76
Total amount of salaries, fees per diem, mileage, expenses paid officers: Grand master, \$1,366.98; grand recorder, \$2,500; grand receiver, \$300; grand lodge deputies, \$3,856.72; executive, finance, law and revision committee, \$987.92.....	9,011.62
Rent, \$250; advertising and printing, \$2,013.31.....	2,263.31
All other items, viz: Postage, express and telegraph, \$1,018.75; legal expenses, \$318.38; governing bodies, \$3,055.80; official publication, \$2,901.42; insurance departments, \$25.00; miscellaneous, \$6,484.44.....	13,803.79
(Total expenses, footings of items 4 to 10, \$27,292.48.)	
Total disbursements.....	\$ 245,754.01
Balance.....	\$ 7,145.04

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Cash deposited in bank.....	\$ 7,145.04
Total net ledger assets, as per balance on page 1.....	\$ 7,145.04

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$ 19,582.00
Total non-ledger assets.....	\$ 19,582.00
Gross assets.....	\$ 26,727.04
Deduct assets not admitted:	
Excess of item 14 of assets over item 2 of liabilities.....	\$ 1,582.00
Total.....	1,582.00
Total admitted assets.....	\$ 25,145.04

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....	\$ 18,000.00
Total liabilities.....	18,000.00
Balance, to protect contracts.....	\$ 7,145.04

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 172.77
Expense (less amount thereof included in liabilities and assets not admitted).....	6,972.27
Total special funds.....	\$ 7,145.04

IOWA INSURANCE REPORT.

325

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.—Iowa.	
	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	11,902	\$ 23,106,000.00
Policies or certificates written or increased during the calendar year...	2,035	3,645,000.00
Total.....	13,937	\$ 26,841,000.00
Deduct decreased or ceased to be in force during year.....	1,266	2,532,000.00
Total policies or certificates in force December 31st (end of year)	12,671	\$ 24,309,000.00
Losses and claims unpaid December 31st (beginning of year).....	9	\$ 17,000.00
Losses and claims incurred during the calendar year.....	103	202,000.00
Total.....	112	\$ 219,000.00
Losses and claims paid during the year	103	201,000.00
Losses and claims unpaid December 31st (end of year).....	9	\$ 18,000.00
Assessments collected during the year.....	18	\$ 219,097.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Regulated by subordinate lodges, and paid to them.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Regulated by subordinate lodges.

When and how much of this is transferred to supreme body?

Answer. Per capita tax to grand lodge. 50 cents per quarter.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars and \$1,000.

Give limiting ages for admission.

Answer. Over 18 and under 45

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. Fraternal obligations pledge payment in full; no.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays beneficiary assessments for totally disabled members out of general fund, after subordinate lodge has done so for three years.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. The latter.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Beginning with January, 1901, a guaranty fund will be created by additional assessments, for the payment of relief calls, caused by deaths. Any surplus will be deposited with proper officer in this state.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Yes.

If not, how are they chosen?

Answer. Elected annually at grand lodge sessions, composed of representatives from all subordinate lodges.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Not limited.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Has always paid losses in full, and has the ability to continue to do so.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. In Iowa, and has 135 lodges.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not estimated.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Full and half rates, \$2,000 and \$1,000.

Number of members in each class.

Answer. Eleven thousand six hundred and thirty-eight and 1,033.

Number and kind of claims for which assessments have been made.

Answer. Assessments are made on the members in advance, and call is made on the subordinate lodges for assessments collected whenever the beneficiary fund in the hands of the grand receiver falls below \$10,000.00.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$12,144.50; expense fund, \$6,335.50.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

AMERICAN GUILD.

Organized under the laws of the State of Virginia, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Supreme Governor, CHAS. T. O'FERRALL.

Supreme Vice-Governor, BEN T. CRUMP.

Supreme Secretary, S. GALESKI.

[Incorporated. January, 1890, under Legislative act, Approved January 10, 1890. Organized February 12, 1890. Commenced business, February 12, 1890.]

Home office, 9 North Tenth street, Richmond Va.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 135,731.35

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Assessments, regular monthly.....\$ 114,908.29

Total paid by members.....\$ 114,908.29

Interest, \$890.48; rent, \$128.43.....	1,018.91	
From all other sources, viz: Dividends, \$933.37; discounts, \$26,- 750; sundries, \$1,106.17; sick benefit account, \$2,261.25.....	31,050.79	
Total income during the year.....		\$ 146,977.99
Sum		\$ 282,709.34

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$48,400; permanent disability claims, \$2,794.65..\$	51,194.65	
Temporary disability.....	3,768.19	
Payments returned to applicants or members.....	37,062.51	
Total paid to members.....\$	92,025.35	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	17,502.80	
Total amount of salaries.....	7,157.28	
Salaries and other compensation of office employes.....	3,175.60	
Rent, \$812.50; taxes, \$103.67; advertising and printing, \$2,641.18	3,557.35	
All other items, viz: Postage, express and telegraph, \$1,244.03; legal expenses, \$448; governing bodies, \$308.20; official pub- lication, \$512.50; insurance departments, \$350.99.....	2,863.72	
General expense, traveling expense, sundries.....	12,206.71	
(Total expense, footings of items 4 to 10. \$46,553.46.)		
Total disbursements.....		\$ 138,578.81
Balance		\$ 144,130.53

LEDGER ASSETS.

As shown by the books at home office at the close of business
December 31st:

Book value of real estate (Schedule A), unincumbered.....\$	6,133.60	
Mortgage loans on real estate (Schedule B), first liens	6,592.02	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	15,392.75	
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....	82,297.02	
Cash deposited in banks.....	26,512.64	
Sick benefit account	7,202.50	
Total.....		\$ 144,130.53
Deduct ledger liabilities:		
Borrowed money.....		41,750.00
Total net ledger assets.....		\$ 102,380.53

NON-LEDGER ASSETS.

Assessments actually collected by Subordinate Bodies not yet turned over to Supreme Body (but not to exceed the uncalled amount included in item 2 of liabilities).....	9,693.65	
Gross assets.....		\$ 112,074.18

NON-LEDGER LIABILITIES.

Balance to protect contracts	\$ 102,380.53
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted) \$41,202.72; emergency (less amount thereof included in liabilities and assets not admitted) \$60,936.01; expense (less amount thereof included in liabilities and assets not admitted) \$241.80.	
	\$ 102,380.53
Total special funds.....	\$ 102,380.53

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	4,156	\$5,151,000.00
Policies or certificates written or increased during the calendar year. . .	1,831	1,936,500.00
Total.....	5,987	\$7,087,500.00
Deduct decreased or ceased to be in force during year.....	1,353	1,492,000.00
Total policies or certificates in force December 31st (end of year) ..	4,634	\$5,595,500.00
Losses and claims incurred during the calendar year.....	40	\$ 51,000.00
Losses and claims scaled down, compromised or paid during the year....	40	51,000.00
Assessments collected during year.....	.....	114,908.29

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Collected by organizers, and no account kept by the supreme chapter.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. 10 cents per month on each \$1,000 certificate represents chapter dues, and is retained by local chapter.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Five hundred dollars to \$5,000

Give limiting ages for admission.

Answer. Eighteen to 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Amount fixed on certificate.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. Regular monthly assessments are collected, reserve fund set aside, and special assessments can be called in case of necessity.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, mortuary and old age benefits payable after seventy years, death benefits payable to family or dependent.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. National Fraternal Congress table; assessments levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Mortuary and old age benefit.

If so, what amount, and for what purpose?

Answer. One dollar and twenty-five cents to \$12.50, advanced in case of sickness for six weeks in a year, and deducted from certificate at old age or death.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. To limit assessments as far as may be possible to twelve a year; twenty-five per cent of mortuary and old age fund is set aside in Provident Savings bank of Richmond, Va.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Triennially by Supreme Chapter

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Limited only by actual needs to meet obligations in full.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and reusitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. New York, 3; New Jersey, 2; Pennsylvania, 6; Maryland, 4; District Columbia, 3; Virginia, 41; North Carolina, 9; South Carolina, 7; Georgia, 29; Florida, 6; Alabama, 24; Mississippi, 5; Louisiana, 4; Tennessee, 45; Kentucky, 2; Illinois, 1; Missouri, 6; Ohio, 6; Indiana, 2; Arkansas, 23; Texas, 7; Washington, 1; California, 9.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Made no calculation; assets were ample to pay all obligations

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$5,651.79; expense fund, \$2,755.58; reserve emergency fund, \$1,286.28.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ANCIENT ORDER OF THE RED CROSS.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ALBERT M. POTTER.

First Vice-President, C. J. WIGHTMAN.

Secretary, W. H. PACKELS.

[Organized November 5, 1898, Commenced business, January 11, 1899.]

Incorporated under title IX, chapter 9.

Home office, Waverly, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 4,081.54

INCOME DURING YEAR.

As shown by the books at home office at the close of business,
December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc.....\$ 10,574.76
Assessments: Mortuary, \$11,328.74; reserve, \$3,073.95..... 14,402.69

Total paid by members.....\$ 24,977.45
From all other sources, viz.: Cash advanced by incorporators, 707.00
Supplies sold and miscellaneous other sources 7,000.00

Total income during the year..... \$ 32,684.45

Sum \$ 36,766.99

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at the close of business
December 31st.

Death claims, \$7,511.90; permanent disability claims, \$500.00....\$ 8,011.90
Temporary disability, \$1,350; general benefits, \$100.00..... 1,450.00

Total paid to members.....\$ 9,461.90
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies..... 1,954.49
Salaries of managers and agents not paid by commission..... 2,389.41
Paid to incorporators for cash advanced by them..... 3,600.00
Amount paid to officers: A. M. Potter, Sup. Secretary, \$3,129.00;
D. C. Rogers, Sup. Guide, \$4.10..... 3,133.10
Salaries and other compensation of office employes..... 2,498.83
Rent, \$70.00; interest, \$42.00; advertising and printing, \$2,018.97, 2,130.97
All other items, viz.: Postage, express and telegraph, \$833.45;
legal expenses, \$20.00; official publication, \$346.00; insurance departments, \$126.00; Miscellaneous, \$3,037.61 .. 4,363.06
(Total expenses, footings of items 4 to 10, \$20,069.88.)

Total disbursements..... \$ 29,531.74

Balance..... \$ 7,234.51

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st

Mortgage loans on real estate (Schedule B), first liens.....\$ 2,350.00
Agents' or personal debit balances..... 120.50
Cash in office..... 4,884.51

Total.....\$ 7,355.01

Total net ledger assets, as per balance on page 1..... \$ 7,355.01

NON-LEDGER ASSETS.

Furniture, fixtures, supplies, printed matter, stationery, etc....\$	2,000.00	
Total non-ledger assets.....		\$ 2,000.00
Gross assets.....		\$ 9,355.01
Deduct assets not admitted:		
Furniture, fixtures, sales, supplies, printed matter, stationery, etc. \$	2,000.00	
Personal or agents' debit balances, unsecured.....	120.50	
Total.....		\$ 2,120.50
Total admitted assets.....		\$ 7,234.51

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....\$	3,300.00	
All other liabilities.....	707.00	
Total liabilities.....		\$ 4,007.00
Balance to protect contracts.....		\$ 3,227.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in Iowa during the year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year)...	1549	\$ 1,983,000.00	1454	\$ 1,849,000.00
Policies or certificates written or increased during the calendar year.....	4768	6,116,500.00	3546	4,386,500.00
Total.....	6317	\$ 8,099,500.00	5000	\$ 6,235,500.00
Deduct decreased or ceased to be in force during year	489	904,500.00	442	817,500.00
Total policies or certificates in force December 31st (end of year)	5828	\$ 7,195,000.00	4558	\$ 5,418,000.00
Losses and claims incurred during the calendar year..	27	14,750.00	21	11,300.00
Total.....	27	\$ 14,750.00	21	\$ 11,300.00
Losses and claims scaled down, compromised or paid during the year....	21	9,361.90	17	8,911.90
Losses and claims rejected by board of trustees....	2	\$ 2,088.10	2	\$ 2,088.10
Losses and claims unpaid December 31st (end of year)	4	3,300.00	2	300.00
Assessments collected during year	6	\$ 11,328.74	6	\$ 9,578.49

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Five dollars membership fee, which is collected by deputy or subordinate lodge.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Two dollars per year, collected quarterly, is paid to supreme body. Subordinate lodges can vote additional amount for local expenses.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$200.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, provided for by assessment, same as in case of death.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

What amount, and for what purpose?

Answer. Twenty per cent of an assessment may be used in general fund if necessary (emergency clause).

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. Yes. Limit number assessments, payment of 50 cents per \$1,000 for ten years and a scale not to exceed \$100 per \$1,000 at death proportionate to expectancy.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By the members once in four years.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. We do not so agree.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its certificates or policies to the full limit named therein?

Answer. It has. Yes, we have no \$3,000 certificates in force.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each? Iowa 120, North Dakota 10, Minnesota 15, Washington 3, Oregon 8, Idaho 6, Oklahoma 1, Kansas 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not computed.

Has the association more than one class?

Answer. Yes.

How many, and amount of indemnity in each?

Answer. Life and sick benefit of \$4 per week.

Number of members in each class?

Answer. Life, 5,633; sick and accident, 195.

Number and kind of claims for which assessments have been made?

Answer. Six assessments have been made to cover death and accident claims.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$4,605.90; expense fund, \$2,914; reserve fund, \$3,578.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
BANKERS UNION OF THE WORLD.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, E. C. SPINNEY.

Vice-President, N. B. RAIRDEN.

Secretary, THOS. RYAN.

[Incorporated, November 10, 1898, under Session law, 1897, Chapter 47. Commenced business
November 10, 1898.]

Home office, Omaha, Nebraska.

BALANCE SHEET.

Amount of net ledger assets, December 31st of previous year.... \$ 7,426.49

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduc-
tions, as follows:

Gross amount of membership fees.....	\$ 188.35
Assessments.....	62,236.85
Amount of agents' debit balances of 1899 received in 1900.....	596.32
Medical examiners' fees paid by applicant	3,434.55

Total paid by members.....	\$ 66,456.07
From all other sources, viz: From interested members (no liabil- ity assumed by the association).....	12,078.76
Reserve fund.....	3,231.75

Total income during the year \$ 81,766.58

Sum \$ 89,193.07

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 23,441.11
Temporary disability, \$3,629.43; sick benefits, \$1,752.25.....	5,381.68
Payments returned to applicants or members.....	79.32

Total paid to members	\$ 28,902.11
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	23,422.22
Salaries of managers and agents not paid by commissions.....	3,070.49
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	523.33

Mortgage and loan.....	2,500.00
Supplies	1,134.56
Salaries and other compensation of office employees	3,652.23
Supreme or grand medical supervisors	1,710.81
Rent, \$1,188; advertising and printing, \$4,286.54	5,474.54
All other items viz: Postage, express and telegraph, \$1,896.34; legal expenses, \$130.70; official publication, \$2,799.37; insurance departments, \$605.55; miscellaneous, \$1,321.61.....	6,753.57
Traveling expenses \$2,998.32; bonds, \$11.00; advances to agents and others, \$565.82.....	4,095.87
<hr/>	
(Total expenses, footings of Items 4 to 10, \$52,337.62.)	
Total disbursements.....	\$ 81,236.73
<hr/>	
Balance	\$ 7,953.34

LEDGER ASSETS.

As shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 2,500.00
Agents' or personal debit balances	1,085.64
Cash in office, \$2,104.54; deposited in bank, \$2,783.10.....	4,887.64
<hr/>	
Total.....	\$ 8,473.28
Deduct ledger liabilities:	
Personal or agents' credit balances.....	519.94
<hr/>	
Total net ledger assets, as per balance on page 1.....	\$ 7,953.34

NON-LEDGER ASSETS.

Income supplies, \$1,335.57; furniture and fixtures, \$561.68.....	\$ 1,897.25
Advances to agents and others to be repaid	3,285.21
Printing plant owned by association.....	2,325.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	8,975.00
<hr/>	
Total non-ledger assets....	\$ 16,482.46
<hr/>	
Gross assets.....	\$ 24,435.80
Deduct assets not admitted:	
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 1,897.25
Personal or agents' debit balances, unsecured	3,285.21
Excess of item 14 of assets over item 2 of liabilities.....	5,391.00
<hr/>	
Total	\$ 9,573.46
<hr/>	
Total admitted assets.....	\$ 14,862.34

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported....	\$ 3,584.00
<hr/>	
Total liabilities.....	\$ 3,584.00
<hr/>	
Balance to protect contracts	\$ 11,278.34

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	5,956	\$ 5 234,400.00	.....	.....
Policies or certificates written or increased during the calendar year.....	13,097	13,187,750.00	.....	.....
Total.....	19,053	\$18,422,150.00	.....	.....
Deduct decreased or ceased to be in force during year.....	1,202	1,128,400.00	.....	.....
Total policies or certificates in force December 31st (end of year).....	17,851	\$17,293,750.00	.....	.....
Losses and claims unpaid December 31st (beginning of year).....	1	950.00	.....	.....
Losses and claims incurred during the calendar year.....	279	31,456.79	2	1,460.31
Total.....	280	\$ 32,406.79	2	\$ 1,460.31
Losses and claims scaled down, compromised or paid during the year.....	264	28,822.79	2	1,460.31
Losses and claims unpaid December 31st (end of year).....	16	3 584.00	1	1,000.00
Assessments collected during year.....				

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars with application.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Lodges regulate their own dues. Insurance premiums are all paid to supreme lodge.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000 and \$500.

Give limiting ages for admission.

Answer. Eighteen to 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American tables. Rate on age at entry not changed during life.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Only mortuary and disability.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. After the first year ten per cent. of mortuary portion of assessments. Also amounts deducted from policy where death occurs prior to expectancy according to tables.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Quadriennially by members

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 16; Arkansas, 50; Florida, 26; Georgia, 13; Idaho, 8; Illinois, 4; Iowa, 61; Kansas, 29; Kentucky, 6; Louisiana, 19; Michigan, 5; Minnesota, 12; Mississippi, 9; Missouri, 42; Nebraska, 120; North Carolina, 14; North Dakota, 6; Oklahoma, 9; Pennsylvania, 2; South Carolina, 30; South Dakota, 15; Tennessee, 23; Texas, 111; Virginia, 4; Washington, 1; Indian Territory, 3; Indiana, 1; Colorado, 3; Wyoming, 1.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A and B and D.

Number of members in each class.

Answer. A, 14,185; Class B, 3,666; Class D, 45.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. \$8,975.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

BROTHERHOOD OF AMERICAN YEOMEN.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant of the laws thereof.

President, W. A. RUTLEDGE.

First Vice-President, J. E. PAUL.

Secretary, G. M. READ.

[Incorporated, December, 1897. Commenced business, February 25, 1897.]

Home office, 400 to 409, Manhattan building, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year.....

\$ 31,535.01

IOWA INSURANCE REPORT.

887

INCOME DURING YEAR.

As shown by the books of the organization, December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees	\$ 3,656.90
Dues for expenses, per capita tax, etc.....	34,595.05
Assessments: Mortuary, \$107,364.83; reserve, \$32,904.15; sick benefit \$17,841.98	158,110.96
Medical examiners' fees paid by applicant.....	4,925.09
Total paid by members	\$ 201,218.00
Interest	1,100.38
From all other sources, viz: Supplies sold.....	3,357.65
Bonds for local officers.....	250.08
Total income during the year.....	\$ 205,926.11
Sum	\$ 237,461.12

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$95,527.00; permanent disability claims, \$2,500.00.....	\$ 98,027.00
Temporary disability, \$3,925.00; sick benefits, \$19,360.00.....	23,285.00
Payments returned to applicants or members.....	430.84
Total paid to members.....	\$ 121,742.84
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	4,932.99
Salaries of managers and agents not paid by commissions.....	6,463.14
Total amount of salaries, fees per diem, mileage, expenses paid to officers	5,872.98
Salaries and other compensation of office employees.....	5,393.53
Supreme or grand medical supervisors.....	1,200.00
Rent, \$1,341.00; advertising and printing, \$6,879.68.....	8,220.68
All other items, viz: Postage, express and telegraph, \$1,588.59; legal expenses, \$635.94; official publication, \$3,228.46; insurance departments, \$219.25; miscellaneous, \$437.95.....	6,110.19
Organization and extension expenses assumed and paid, \$3,617.40; auditing, \$98.04; supplies purchased, \$2,954.45; office furniture, \$1,030.93; organization outfits, \$1,106.25.....	8,807.07
(Total expenses, \$47,000.58.)	
Total disbursements.....	\$ 168,743.42
Balance	\$ 68,717.70

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate, first liens.....	\$ 46,200.00
Book value of bonds (excluding interest) and stocks owned absolutely	40.00
Agents' or personal debit balances	5,724.19
Cash in office, \$295.95; deposits in bank, \$16,761.44.....	17,057.39
Total.....	\$ 69,021.58
Deduct ledger liabilities:	
Personal or agents' credit balances, \$177.28; all other, \$126.60.....	\$ 303.88
Total net ledger assets, as per balance on page 1.....	\$ 68,717.70

NON-LEDGER ASSETS.

Interest due, \$61.30; accrued, \$1,017.66.....	\$ 1,078.96
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	17,400.00
Total non-ledger assets	\$ 18,478.96
Gross assets.....	\$ 87,196.66
Deduct assets not admitted:	
Personal or agents' debit balances, unsecured.....	\$ 5,724.19
Excess of item 14 of assets over item 2 of liabilities.....	11,400.00
Depreciation of ledger assets to bring same to market value.....	40.00
Total.....	\$ 17,164.19
Total admitted assets.....	\$ 70,032.47

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$500.00; not yet due, \$5,000.00 (Schedule X).....	\$ 5,500.00
Losses in process of adjustment or reported, \$4,000.000; resisted, \$2,000.00 (Schedule X).....	6,000.00
Total liabilities.....	\$ 11,500.00
Balance, to protect contracts.....	\$ 58,532.47
Comprised under the following funds:	
Mortuary.....	\$ 4,969.35
Reserve	55,704.46
Expense	8,043.89
Total special funds.....	\$ 68,717.70

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	12,106	\$ 18,452,500.00	8,439	\$ 12,658,000.00
Policies or certificates written or increased during the calendar year.....	10,227	14,389,500.00	4,498	6,837,000.00
Total	22,333	32,841,000.00	12,937	19,495,000.00
Deduct decreased or ceased to be in force during year.....	2,092	3,295,000.00	1,166	1,839,000.00
Total policies or certificates in force December 31st (end of year)	20,241	29,546,000.00	11,771	17,656,000.00
Losses and claims unpaid December 31st (beginning of year)	5	10,000.00	5	10,000.00
* Losses and claims incurred during the calendar year.....	71	103,500.00	46	67,500.00
Total	76	113,500.00	51	77,500.00
Losses and claims scaled down, compromised or paid during the year....	69 3/4	104,000.00	49	74,500.00
Losses and claims unpaid December 31st (end of year).....	6 1/4	9,500.00	2	3,000.00
Assessments collected during year	8	107,364.83	8	66,758.41

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$3.00 for \$500.00, \$4.00 for \$1,000.00, \$5.00 for \$2,000.00, \$6.00 for \$3,000.00.

Give amount of annual dues to subordinate bodies, and how paid?

Answer. \$2.00 for \$500.00, \$2.00 for \$1,000.00, \$2.00 for \$2,000.00, \$2.00 for \$3,000.00.

When and how much of this is transferred to supreme body?

Answer. All quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages for admission.

Answer. \$3,000.00 to 45; \$2,000.00 to 50; \$1,000.00 to 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

a. Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are these payments or promises provided for?

b. Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. a, No. b, Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. American tables; levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Two per cent may be used in paying actual expenses of collecting and disbursing.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. To keep down high cost; every member pays \$3.00 per \$1,000.00 to reserve in five equal annual payments, also by deducting ten assessments per year for unexpired expectancy of life from face of certificate.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Quadriennial meetings of delegates.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Deaths over 6 per 1,000 to be paid out of reserve fund.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than that for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, 35; North Dakota, 85; Minnesota, 34; South Dakota, 15; Colorado, 12; Montana, 21; Missouri, 26; Ohio, 4; Indiana, 7; Wyoming, 2; Kansas, 3; Texas, 2; Idaho, 2; Washington, 26.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not computed.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Sick benefit, \$10.00 per week.

Number of members in each class?

Answer. Beneficiaries, 20,241; sick benefits, 1,527.

Number and kind of claims for which assessments have been made?

Answer. 71 deaths; 55 accident; 569 sick benefits.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$15,897.97; expense fund, \$10,000.00; sick benefit fund, \$1,527.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

CATHOLIC ORDER OF FORESTERS.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

High Chief Ranger, THOS. H. CANNON. *Vice-High Chief Ranger*, MAJ. AIME TALBOT
High Secretary, THEO. B. THIELB.

[Incorporated May 24, 1883, under act concerning corporations, approved April 18, 1872.
Voluntary association, organized May 24, 1883. Commenced business May 24, 1883.]

Home office, 1231-1235 Stock Exchange Building, 108 LaSalle street, Chicago, Ill.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year....	\$ 190,036.32
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INCOME DURING YEAR

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc.....	\$ 41,563.00
Assessments: Mortuary	752,708.66
Total paid by members.....	794,271.66
Interest.....	161.71
From all other sources, viz: Chapter fees, \$8,625; merchandise sold, \$8,822.17; certificate fees policies written, \$7,873.70; Sub. Ct. bond premiums, \$9,647.50; Sub. Cts. disbanded charged off (endowment account, \$4.04; general account, \$2.25) \$6.29	34,974.66
Total income during the year.....	\$ 829,428.33
Sum.....	\$ 1,019,444.55

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 655,000.00
Total paid to members.....	\$ 655,000.00

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	6,900.00
Salaries of managers and agents, not paid by commissions, auditors.....	843.80
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	5,500.00
Salaries and other compensation of office employes.....	15,475.92
Rent, \$2,235.50; advertising and printing, \$2,910.83.....	5,146.33
All other items, viz: Postage, express, telegraph and telephone. \$1,504.15; legal expenses, \$1,126.26; governing bodies, \$1,539.85; official publication, \$10,993.10; insurance departments, \$747.19; miscellaneous, \$1,007.37.....	16,917.92
Sub. Cts. bonds, \$9,585.75; H. Treas. bond, \$620.95; Sub. Ct. Sup., \$9,068.30; Sub. Cts. charged off, \$111.29; fixtures and merchandise charged off, \$91.84.....	19,478.13
(Total expenses, footings of items 4 to 10, \$70,262.10.)	

Total disbursements.....	\$ 725,262.10
Balance	\$ 294,182.75

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash deposited in banks.....	\$ 225,885.08
Cash Dep. Treas. P. Q. in trust, \$5,000; cash deposited, M. Schuristhal & Co. (failed), \$17,376.54; cash in hand late Treas. M. Cyr., \$3,682.67; due from Sub. Cts. endowment assessment, \$30,977.78; due from Sub. Cts. general account, \$9,658.67; due from state Cts., \$77.65; furniture and supplies on hand, \$3,514.50.....	70,287.81
Total	\$ 296,172.89

Deduct ledger liabilities.

Due Sub. Cts. credit balance, \$1,915.14; outstanding check against above, \$75.....	1,990.14
Total net ledger assets, as per balance on page 1.....	\$ 294,182.75

NON-LEDGER ASSETS.

Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	\$ 3,514.50
Balance due from M. Schuristhal & Co., \$17,376.54; balance due from M. Cyr, late H. Treas., \$3,682.67; due from Sub Cts. expense, Assam., Sup. and certificates, \$9,658.67.....	35,717.88
Total	\$ 39,232.38
Total admitted assets.....	\$ 254,950.37

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$83,000; resisted, \$2,000 (Schedule X).....	85,000.00
Total liabilities.....	\$ 85,000.00
Balance to protect contracts ...	\$ 169,950.37

EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in Iowa during the year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	79,895	\$84,609,900.00	3,178	\$ 3,190,000.00
Policies or certificates written or increased during the calendar year.....	8,833	9,373,000.00	643	645,500.00
Total.....	88,728	\$93,982,900.00	3,821	\$ 3,835,500.00
Deduct decreased or ceased to be in force during year.....	1,197	1,289,000.00	241	243,500.00
Total policies or certificates in force December 31st (end of year).....	87,531	\$92,693,900.00	3,580	\$ 3,592,000.00
Losses and claims unpaid December 31st (beginning of year)	76	82,700.00	1	1,000.00
Losses and claims incurred during the calendar year.....	611	657,300.00	20	26,500.00
Total.....	687	\$ 740,000.00	21	\$ 27,500.00
Losses and claims scaled down, compromised during the year.....	608	655,000.00	15	20,500.00
Losses and claims unpaid December 31st (end of year)	79	85,000.00	6	7,000.00
Assessments collected during year.....	12	738,880.58	12	30,978.64

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$2.50 to \$5.00. Paid to subscription contracts.

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme body?

Answer. \$4.00 to \$6.00. Paid monthly to subscription contracts.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages for admission?

Answer. \$3,000 and \$500. Ages, 18 to 45 years

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. General graded assessments. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims.

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Only as shown in balances.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennial.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. Fiancées.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 282; Indiana, 26; Ohio, 48; Minnesota, 156; Michigan, 36; Iowa, 77; Missouri, 6; North Dakota, 21; South Dakota, 14; Washington, 4; Oregon, 4; Montana, 5; California, 1; New York, 3; Pennsylvania, 2; Province of Quebec, 183; Province of Ontario, 75; Rhode Island, 5; Kansas, 1; New Brunswick, 2; Nebraska, 5; Vermont, 36; Wisconsin, 126; New Hampshire, 26; Massachusetts, 13; Maine, 11; Manitoba, 2; New Mexico, 1, Idaho, 1.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$62,686.23; expense fund, \$20,781.50.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FRATERNAL AID ASSOCIATION.

Organized under the laws of the state of Kansas, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, L. A. RYDER.

Vice-President, S. H. ENGEART.

Secretary, M. D. GREENLEE.

[Incorporated, February 20, 1894. Commenced business, October 14, 1890.]

Home office, 748 Massachusetts street, Lawrence, Kan.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	\$ 9,878.15
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INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 3,831.95
Dues for expenses, per capita tax, etc.....	39,677.29
Assessments: Mortuary, \$224,837.95; reserve, \$30,143.66.....	254,981.61
Medical examiners' fees paid by applicant.....	9,886.50

Total paid by members.....	\$ 308,377.35
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From all other sources, viz: Supplies.....	1,829.56
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Total income during the year.....	\$ 310,206.91
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Sum.....	\$ 319,994.06
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims, \$249,400; permanent disability claims, \$3,200.....	\$ 252,600.00
Total paid to members.....	\$ 252,600.00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	23,455.73
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	3,461.00
Salaries and other compensation of office employes.....	4,910.68
Medical examiners' fees, paid subordinate medical examiners, \$6,591; medical salaries or fees paid supreme or grand medical supervisors, \$3,295.50.....	9,886.50
Rent, \$585; advertising and printing, \$3,184.56.....	3,769.56
All other items, viz: Postage, express and telegraph, \$1,540.74; legal expenses, \$674.47; governing bodies, \$325.37; official publication, \$4,842.38; insurance departments, \$131; miscellaneous, \$2,879.06.....	10,393.02
(Total expenses, footings of items 4 to 10, \$55,876.49.)	
Total disbursements.....	\$ 308,476.49
Balance.....	\$ 11,517.57

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st:

Cash deposited in banks.....	\$ 11,517.57
Total net ledger assets, as per balance on page 1.....	\$ 11,517.57

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	\$ 22,000.00
Reserve fund, \$8,139.50; furniture and fixtures, \$2,309.50.....	10,449.00
Total non-ledger assets.....	\$ 32,449.00
Gross assets.....	\$ 43,966.57
Deduct assets not admitted:	
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 2,309.50
Excess of item 14 of assets over item 2 of liabilities.....	18,939.50
Total.....	\$ 21,249.00
Total admitted assets.....	\$ 22,717.57

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due (Schedule X).....	\$ 5,000.00
Losses in process of adjustment or reported, \$10,200; resisted, \$1,000 (Schedule X).....	11,200.00
All other liabilities, viz: December bills.....	4,519.50
Total liabilities.....	\$ 20,719.50
Balance to protect contracts.....	\$ 1,998.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa during the year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).	24,260	\$ 35,973,500.00	1,050	\$ 1,448,000.00
Policies or certificates written or increased during the calendar year.	6,591	7,771,000.00	310	447,330 00
Total	30,851	\$ 43,774,500.00	1,360	\$ 1,895,330 00
Deduct decreased or ceased to be in force during year	4,809	\$ 6,306,000.00	206	\$ 446,330.00
Total policies or certificates in force December 31st (end of year)	26,042	\$ 37,438,500.00	1,154	\$ 1,449,000.00
Losses and claims unpaid December 31st (beginning of year)	17	\$ 29,000.00	.....	.....
Losses and claims incurred during the calendar year.	160	239,800.00	8	12,000 00
Total	177	\$ 268,800.00	8	\$ 12,000.00
Losses and claims scaled down, compromised or paid during the year.....	166	\$ 252,600.00	6	\$ 10,000.00
Losses and claims unpaid December 31st (end of year).	11	16,200.00	2	2,000.00
Assessments collected during year.....	12	22,483,795.00	.....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Fifty cen's. Certificate fee from each new member.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Varies from \$1.00 to \$3.00, same governed locally. None.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$3,000, \$500.

Give limiting ages for admission.

Answer. Eighteen, fifty years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability funds?

Answer. Yes.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Age at entry.

Is any part of the mortality assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount and for what purpose?

Answer. Such amount as is necessary to meet total disability claims and fifteen per cent. for general fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. To meet losses in excess of amounts received from twelve assessments per annum. Created by a twenty-five cent assessment on each \$1,000 insurance in force in January, of each year, and surplus in the benefit fund each month in excess of \$6,000 balance in local council's treasury.

Are the officers, directors, or trustees elected at an annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives, or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, since 1893.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Kansas, 27; California, 77; Missouri, 33; Nebraska, 20; Iowa, 23; Michigan, 12; Illinois, 21; Indiana, 9; Indian Territory, 10; Oklahoma, 25; Colorado, 21; Washington, 5; Oregon, 1.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. 156 death; 10 disability.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FRATERNAL BROTHERHOOD OF THE WORLD.

Organized under the laws of the state of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. W. WRIGHT.

Vice-President, C. H. ELWOOD.

Secretary, J. E. WILLIAMS.

[Incorporated, June 22, 1897, under the laws of 1896, Chapter 21. Commenced business June 23, 1897.]

Home office, Tipton, Cedar County, Iowa.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year....

\$ 6,562.16

IOWA INSURANCE REPORT

847

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Dues for expenses, per capita tax, etc	\$	6,084.05
Assessments: Mortuary, \$22,138.57; reserve, \$4,060.00		26,198.67
Total paid by members.....	\$	32,282.72
Interest and rent		60.00
From all other sources, viz.: Supplies, \$284.15; certificate fee, \$154.25		438.40
Total income during the year.....	\$	32,781.12
Sum of both amounts.....	\$	39,343.28

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$21,774.33; permanent disability claims, \$1,500.00. \$	23,280.83
Payments returned to applicants or members.....	6.50
Total paid to members.....	\$ 23,280.83
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	587.43
Salaries of managers and agents not paid by commissions.	869.02
Total amount of salaries, fees per diem, mileage, expenses paid to officers ..	749.35
Amount paid to each secretary ..	749.35
Salaries and other compensation of office employees.....	447.00
Medical examiners' fees, paid subordinate medical examiners, \$13.00; medical salaries or fees paid supreme or grand medi- cal supervisors, \$140.50.	153.50
Rent, \$96.00; advertising and printing, \$572.81.....	668.81
All other items, viz.: Postage, express and telegraph, \$384.15; legal expenses, \$113.82; official publication, \$440.00; insurance departments, \$260.06; miscellaneous, \$160.15	1,358.18
Supplies for resale, \$423.19; mailing list, \$79.77	502.96
(Total expenses, footings of items 4 to 10, \$5,336.25.)	
Total disbursements.....	\$ 28,617.08
Balance	\$ 10,726.20

LEDGER ASSETS.

As shown by books at home office at close of business on Decem-
ber 31st.

Mortgage loans on real estate (Schedule B), first liens	\$	6,200.00
Cash deposited in bank.....		4,526.20
Total net ledger assets, as per balance on page 1.....	\$	10,726.20

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	3,986	\$5,530,000.00	2,964	\$ 4,255,500.00
Policies or certificates written or increased during the calendar year).....	1,658	2,091,500.00	1,256	2,192,500.00
Total.....	5,644	\$7,621,500.00	4,220	\$ 6,448,000.00
Deduct decreased or ceased to be in force during year....	632	860,500.00	272	354,000.00
Total policies or certificates in force December 31st (end of year).....	5,012	\$6,761,000.00	3,948	\$ 5,094,000.00
Losses and claims unpaid December 31st (beginning of year).....	1	2,000.00	1	2,000.00
Losses and claims incurred during the calendar year....	16	20,774.33	5	14,000.00
Total.....	17	\$ 22,774.33	6	16,000.00
Losses and claims scaled down, compromised or paid during the year.....	17	22,774.33	6	16,000.00
Assessments collected during year.....	10	22,138.51	10	13,157.31

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. \$5 for \$500 or \$1,000; \$6 for \$2,000, paid by applicant.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. \$2 per year; 50 cents quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500; \$2,000.

Give limiting ages for admission

Answer. 18 to 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed to age.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. \$1 per \$1,000 for first five years used in case of more than 12 assessments being required in one year First mortgage security.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, South Dakota, Minnesota and Nebraska.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$2,400.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FRATERNAL CHOPPERS OF AMERICA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, B. C. WOOD.

Vice-President, H. A. MILLER.

Secretary, C. I. TILLSM.

[Incorporated, August 2, 1900, under chapter 9, title IX. Approved, August 11, 1900, chapter 9. Commenced business, August 30, 1900]

Home office, 807 Eighth street, Boone, Iowa.

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Gross amount of membership fees.....	\$	1,075.00	
Dues for expenses, per capita tax, etc.....		703.30	
Assessments: Mortuary, \$328.95; reserve, \$326.75.....		655.70	
Total paid by members.....	\$	2,434.00	
From all other sources, viz: Advanced by incorporators (no liability on part of organization).....		1,155.00	
Total income during the year.....	\$		3,589.00

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	\$	1,251.10
Salaries of manager and agents not paid by commission.....		100.00
Amount paid to each, head counsel, \$325.00; head clerk, \$220.00; board of directors, \$99.80.....		644.80
Salaries and other compensation of office employees.....		97.00

Medical salaries or fees paid supreme or grand medical supervisors, \$11.00; rent, \$100.00; bonds, \$30.00; advertising and printing, \$209.39; postage, express and telegraph, \$47.38; supplies, \$92.30; official publication, \$44.05; insurance departments, \$51.60; miscellaneous, \$98.48.....

684.20

Total disbursements..... \$ 2,777.10

Balance \$ 812.90

LEDGER ASSETS.

As shown by the books at home office at the close of business on December 31st.

Cash in office \$ 386.66

Deposited in bank..... 426.24

Total..... \$ 812.90

Total net and admitted ledger assets..... \$ 812.90

Balance to protect contracts..... \$ 812.90

Mortuary..... \$ 328.95

Emergency 326.75

Expense 157.20

EXHIBIT OF CERTIFICATES OR POLICIES

	Total Business of the Year.		Business in Iowa During Year.	
	No.	Amount.	No.	Amount
Policies or certificates written or increased during the calendar year.....	1,155	\$ 1,402,000	1,155	\$ 1,402,000
Deduct decreased or ceased to be in force during year.....	150	21,000	150	21,000
Total policies or certificates in force December ber 31st (end of year).....	1,005	\$ 1,381,000	1,005	\$ 1,381,000

Assessments collected during the year, 2.

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$4 membership fee and \$1 certificate fee. Both amounts allowed to organize to date.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. \$1.60 per annum to head camp.

What is the maximum and minimum amount of the certificate or certificates issued on any one life.

Answer. \$3,000 to \$500.

Give limiting ages for admission.

Answer. 18 to 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. For permanent disability pay 10 per cent of face of certificate at age 70 and each year thereafter.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience table. Assessments levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. May be.

If so, what amount, and for what purpose?

Answer. Forty per cent first two years.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. Yes, created by collecting 50 cents per \$1,000 for ten consecutive years and scaling of certificates on death claims first two years of membership. Used to limit assessments to twelve per annum. Deposited in First National bank, Boone, Iowa.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennial head camp meeting.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Do not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Have had no claims.

Does the society pay any commission or compensation to agents, other than for organizing and recussitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, twenty-seven camps.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not computed.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$712.50; expense fund, \$402; equalization fund, \$562.50.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FRATERNAL UNION OF AMERICA.

Organized under the laws of the State of Colorado, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. F. ROOSE.

Treasurer, S. S. BATY.

Secretary, JOHN L. HANDLEY.

Medical Examiner, S. T. M. McDERMITH, M.D.

[Incorporated, September, 1896, under section 132. Approved, March 14, 1877, chapter 19.
Organized, September 1, 1896. Commenced business, September, 1896.]

Home office, 14-15-16, Tabor block, Denver, Colorado

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 39,472.70

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 2,851.35
Dues for expenses, per capita tax, etc.....	23,115.98
Assessments: Mortuary	144,962.61

Total paid by members.....	\$ 170,929.94
Interest.....	573.85

From all other sources, viz.:

Supplies.....	504.39
Borrowed money.....	800.00
Premiums for 1901, surety bonds.....	10.00

Total income during the year.	\$ 172,818.18
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Sum.....	\$ 202,290.88
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st

Death claims.....	\$ 122,825.27
Temporary disability.....	6,507.46
Payments returned to applicants or members.....	3 60

Total paid to members.....	\$ 129,336.33
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IOWA INSURANCE REPORT.

353

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	3,381.05
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	5,450.00
Salaries and other compensation of office employees.....	4,125.84
Medical salaries or fees paid supreme or grand medical supervisors.....	1,983.80
Rent, \$1,038; taxes, \$9.09; advertising, \$159.34; printing, \$3,189.11	4,395.54
All other items, viz.: Postage, express and telegraph, \$2,350.39; legal expenses, \$506.91; official publication, \$1,071.35; insurance departments, \$128.60; miscellaneous, \$661.17.....	4,718.42
Internal revenue, \$37.00; traveling, \$2,391.27; furniture and fixtures, \$498.62; interest, \$735.64; surety bonds of subordinate lodges, \$63.00.....	3,725.53
(Total expenses, footings of items 4 to 10, \$27,780.18.)	
Total disbursements	\$ 157,116.51
Balance.....	\$ 45,174.37

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 7,300.00
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....	17,325.80
Certificates of deposit.....	3,714.82
Deposited in bank.....	16,833.75
Total.....	\$ 45,174.37
Deduct ledger liabilities:	
Borrowed money, \$12,185.73; all other, bonds, \$10.00.....	12,195.73
Total net ledger assets, as per balance on page 1.....	\$ 32,978.64

NON-LEDGER ASSETS.

Interest due on mortgages, \$87.50; accrued, \$20.70.....	\$ 108.20
Interest due and accrued on other property.....	262.95
Lodge bills for supplies, \$100.00; lodge bills for certificate fees, \$600.00.....	700.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	15,500.00
Total non-ledger assets	\$ 16,571.15
Gross assets.....	\$ 49,549.79
Deduct assets not admitted:	
Excess of item 14 of assets over item 2 of liabilities.....	4,404.40
Total admitted assets.....	\$ 45,145.39

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....	\$ 11,095.60
Total liabilities	\$ 11,095.60
Balance to protect contracts	\$ 34,049.79

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa during year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	12,007	\$18,431,400.00	810	\$ 964,894.30
Policies or certificates written or increased during the calendar year	8,439	12,760,000.00	71	83,400.00
Total	20,446	\$31,191,400.00	881	\$ 1,048,294.30
Deduct decreased or ceased to be in force during year....	4,554	7,161,400.00	464	506,494.00
Total policies or certificates in force December 31st (end of year)...	15,892	\$24,030,000.00	417	\$ 541,800.30
Death losses unpaid December 31st (beginning of year).....	3	\$ 6,000.00		
Death losses incurred during the calendar year ...	99	127,920.87	2	2,537.40
Total	102	\$ 133,920.87	2	\$ 2,537.40
Death losses scaled down and compromised or paid during the year	95	\$ 122,825.27	2	\$ 2,537.40
Death losses unpaid December 31st (end of year)...	7	11,095.60		
CERTIFICATES IN FORCE.				
	No.	Amount.	No.	Amount.
Accident claims incurred during calendar year....	314	\$ 6,507.46	8	\$ 117.52
Total.....	314	\$ 6,507.46	8	\$ 117.52
Accident claims scaled down, compromised or paid during year	314	6,507.46	8	117.52
Assessments collected during year	12	144,962.61	12	3,058.06

MISCELLANEOUS QUESTIONS

Give amount of annual dues, and how paid?

Answer. \$5.00 to \$10.00 paid by applicant to local lodges.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Assessments are graded according to age. Per capita tax of 15 cents collected with each assessment. These two items are remitted monthly to the supreme lodge. We do not control the amount of local lodge dues.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$600 to \$2,400.

Give limiting ages for admission.

Answer. From age 18 to 25.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. It promises to pay temporary and permanent disability benefits when satisfactory proofs are established.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Rate of assessment is graded by age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. To pay accident and total disability claims; also to create a maturity fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. To pay old age disability benefits after age 70. Created by deducting one-sixth of the face of certificate less amount of assessments paid in by the member. This is deposited in Pueblo National Bank, Pueblo, Colorado, and Central Savings Bank Deposit Vaults, Denver, Colorado.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Every four years by delegates to supreme lodge elected by certificate holders.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. We have never laid over twelve assessments in any one year, but have constitutional power to assess more if necessary to pay claims.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business and how many lodges in each?

Answer. Alabama, 24; Arkansas, 7; California, 9; Colorado, 23; Florida, 30; Georgia, 29; Idaho, 4; Indiana, 1; Indian Territory, 25; Iowa, 18; Kansas, 1; Kentucky, 9; Missouri, 14; Montana, 8; Nebraska, 48; New Mexico, 3; North Dakota, 13; Oklahoma, 4; Ohio, 1; Oregon, 22; South Carolina, 14; Tennessee, 11; Texas, 121; Utah, 4; Virginia, 3; Washington, 11; Wyoming, 5.

Has the association more than one class?

Answer. No.

What is the aggregate amount of ar. assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$15,500.00; expense fund, \$2,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

HIGHLAND NOBLES.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. L. ROSE.

Secretary, E. S. RANDALL.

[Incorporated, December 30, 1897, under the code of Iowa. Organized December 30, 1897.]
Commenced business, March 2, 1898.

Home office, Des Moines, Iowa, 809, 810, 812, Observatory building.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 2,193.43

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Due for expenses, per capita tax, etc.....	\$ 1,005.90
Assessments: Mortuary.....	6,949.64
Total paid by members.....	\$ 7,955.54
Total income during the year.....	\$ 7,955.54
Sum	\$ 10,148.97

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 2,794.04
Temporary disability	950.00
Payments returned to applicants or members.....	14.40
Total paid to members.....	\$ 3,758.44
Salaries of managers and agents not paid by commissions.....	1,275.07
Total amount of salaries, fees per dlem, mileage, expenses paid to officers.....	1,238.25
Rent, \$363.50; advertising and printing, \$614.53.....	978.03
All other items, viz: Postage, express and telegraph, \$157.13; legal expenses, \$17.00; governing bodies, \$75.49; Insurance departments, \$50.00; miscellaneous, \$628.53.....	928.15
(Total expenses, footing of items 4 to 10, \$4,419.50.)	
Total disbursements.....	\$ 8,177.94
Balance.....	\$ 1,971.03

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Cash in office, \$101.85; deposited in bank, \$1,869.18.....	\$ 1,971.03
Total.....	\$ 1,971.03
Total net ledger assets, as per balance on page 1.....	\$ 1,971.03

NON-LEDGER ASSETS.

Furniture, fixtures, supplies, printing matter, etc.....	\$ 950.00
Total non-ledger assets.....	\$ 950.00
Gross assets.....	\$ 2,921.03

Deduct assets not admitted:

Furniture, fixtures and sales, supplies, printed matter, stationery etc.....	\$ 950.00
Total	\$ 950.00
Total admitted assets	\$ 1,971.03
Balance to protect contracts	\$ 1,971.03

Comprised under the following funds:

Emergency (less amount thereof included in liabilities and assets not admitted)	\$ 1,419.14
Expense (less amount thereof included in liabilities and assets not admitted)	\$ 551.89

Total special funds..... \$ 1,971.03

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	746	\$ 983,700.00	587	\$ 846,700.00
Policies or certificates written or increased during the calendar year	847	1,007,000.00	730	897,000.00
Total	1,593	\$1,990,700.00	1,317	\$1,743,700.00
Deduct decreased or ceased to be in force during year	505	595,950.00	353	479,850.00
Total policies or certificates in force December 31st (end of year)	1,088	\$1,394,750.00	946	\$1,263,850.00
Losses and claims incurred during the calendar year	11	3,744.04	9	3,438.99
Total	11	\$ 3,744.04	9	\$ 3,438.99
Losses and claims scaled down and compromised or paid during the year	11	3,744.04	9	3,438.99
Assessments collected during the year	12	8,949.64	12	5,993.39

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$7.50, collected by deputy and subordinate castle.

Give amount of annual dues to subordinate bodies, and how paid? When and how much of this is transferred to supreme body?

Answer. Fixed by subordinate body. 15 cents per capita per month paid to supreme castle.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$3,000 and \$500.

Give limiting ages for admission.

Answer. Ages 18 to 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. There is no dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American tables, age at entry governing.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. To pay temporary and permanent physical disability benefits, and a specific portion of rates collected for managing expenses in accordance with the laws, rules and regulations of supreme body.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, to protect members against a possibility of more than twelve payments per year, and is created by collecting twelve payments each year without regard to death losses, all excess going to emergency fund.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At biennial meetings of the supreme body.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. The society is accumulating a reserve fund out of which it expects to pay any claims which might require more than twelve payments annually, beyond this it does not guarantee rates.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. Not allowed.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, as the same is defined by the liability of the order in the fundamental laws.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa and Nebraska.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not estimated.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. One payment each month.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$813.15. Expense fund, \$167.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
IDEAL ORDER OF FELLOWSHIP.Organized under the laws of the State of Iowa, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.*President*, H. O. SMITH.*First Vice-President*, C. T. SOLL.*Secretary*, ANGUS MATHERSON.

[Organized November 14, 1897.]

Commenced business May 18, 1899.]

Home office, Reinbeck, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 112.00

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$	111.60
Dues for expenses, per capita tax, etc.....		624.00
Assessments Mortuary, \$228; reserve, \$156		384.00
Total paid by members.....	\$	1,119.60
Total income during the year.....	\$	1,119.60
Sum	\$	1,231.60

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Temporary disability	\$	259.50
Total paid to members.....	\$	259.50
Amount paid to each secretary.....		400.00
Salaries and other compensation of office employes.....		60.00
Rent, \$100; advertising and printing, \$47.30; postage, express and telegraph, \$31; legal expenses, \$24.20; miscellaneous, \$25		227.50
(Total expenses, footings of items 4 to 10, \$947.)		
Total disbursements.....	\$	947.00
Balance.....	\$	284.60

LEDGER ASSETS.

As per ledger accounts as shown by the books at home office at the close of business December 31st.

Cash in office, in hands of treasurer.....	\$	284.60
Total.....	\$	284.60
Total net ledger assets, as per balance on page 1.....	\$	284.60

NON-LEDGER ASSETS.

Gross assets	\$	284.60
Total admitted assets.....	\$	284.60

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due (Schedule X).....	\$	35.00
Total liabilities.....	\$	35.00
Balance to protect contracts.....	\$	249.60
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$	54.60
Reserve (less amount thereof included in liabilities and assets not admitted)		290.00
Total special funds.....	\$	284.60

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	254	\$ 283,500.00
Policies or certificates written or increased during the calendar year.....	62	63,000.00
Total.....	316	\$ 346,500.00
Deduct decreased or ceased to be in force during the year.....	4	4,000.00
Total policies or certificates in force December 31st (end of year)...	312	\$ 342,500.00
Losses and claims incurred during the calendar year.....	6	294.50
Losses and claims scaled down, compromised or paid during the year.....	5	259.50
Losses and claims unpaid December 31st (end of year).....	1	\$ 75.00
Assessments collected during year.....	1	228.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$5 per \$500 or \$1,000 certificate. \$6 for \$2,000 certificate Collected and retained by deputy.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Subordinate lodges fix local dues. \$2 paid supreme body.

What is the maximum and minimum amount of certificate or certificates issued on any one life?

Answer. \$500 to \$2,000 inclusive.

Give limiting ages for admission.

Answer. 18 to 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are levied according to age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. To pay sick, accident and disability benefits.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. For payment of losses requiring more than twelve assessments in any one year.

Are the officers, directors or trustees elected at an annual meeting of the members?

Answer. No.

If not, how are they chosen?

Answer. Quadrennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Members pay \$1 per annum and deduction of two assessments per year for unexpired portion of expectancy of deceased member is made from face of such certificate.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. It has had no death claims.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa; one lodge.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$249.60.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

INDEPENDENT WORKMEN OF AMERICA.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Supreme Grand Master, DR. JOHN HERMANN. *Supreme Vice Grand Master*, A. H. ROESER.
Supreme Secretary, C. E. YATES. *Supreme Grand Treasurer*, G. A. MCCUTCHEN.

[Incorporated, January 29, 1894, under laws of Nebraska. Approved statute, 1885, chapter 16, voluntary association. Re-organized June 11, 1898. Commenced business, February 3, 1894.]

Home, O'Neill, Neb. Supreme office, 404-405 U. B. Building, Sioux City, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 1.72

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 2,663.05
Dues for expenses, per capita tax, etc.....	1,825.60
Assessments: Mortuary, \$2,865.76; reserve, \$189.91.....	3,055.67
Medical examiners' fees paid by applicant.....	493.00

Total paid by members.....\$ 8,037.32

From all other sources, viz: Supplies, \$157.50; advanced by supreme officers, \$2,028; advertising and printing, \$39.59..... 2,225.09

Total income during the year..... \$ 10,262.47

Sum..... \$ 10,264.19

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims\$ 2,091.42

Total paid to members.....\$ 2,091.42

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies..... 2,465.00

Salaries of managers and agents not paid by commissions..... 233.58

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 1,223.25

Salaries and other compensation of office employes..... 228.71

Medical examiners' fees, paid subordinate medical examiners, \$493; medical salaries or fees paid supreme or grand medical supervisors, \$201.....	694.00	
Rent, \$163.67; advertising and printing, \$305.97.....	469.64	
All other items, viz: Postage, express and telegraph, \$126.88; legal expenses, \$58.75; insurance departments, \$35; miscellaneous, interest, \$58.09; office furniture, \$51.65; general expenses, \$262.40; borrowed money returned to supreme officers, \$1,028.....	1,620.77	
Total disbursements.....		\$ 9,026.37
Balance		\$ 1,237.82

LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Cash deposited in bank.....	\$ 1,237.82	
Total.....	\$ 1,237.82	
Deduct ledger liabilities:		
Borrowed money.....	1,000.00	
Total net ledger assets, as per balance on page 1.....		\$ 237.82

NON-LEDGER ASSETS.

Furniture, supplies, printed matter, etc.....	\$ 603.52	
Per capita tax in hands of local treasurers.....	15.20	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	208.05	
Total non-ledger assets.....		\$ 826.77
Gross assets.....		\$ 1,064.59
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 603.52	
Excess of item 14 of assets over item 2 of liabilities.....	208.05	
Total.....		\$ 811.57
Total admitted assets.....		\$ 253.02
Balance to protect contracts.....		\$ 253.02
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 253.02	
Total special funds.....		\$ 253.02

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	662	\$ 915,000.00	299	\$ 368,000.00
Policies or certificates written or increased during the calendar year.....	493	484,000.00	266	238,000.00
Total.....	1,155	\$ 1,399,000.00	565	\$ 606,000.00
Deduct decreased or ceased to be in force during year.....	160	234,000.00	2	2,000.00
Total policies or certificates in force December 31st (end of year).....	995	\$ 1,165,000.00	563	\$ 604,000.00
Losses and claims incurred during the calendar year.....	5	\$ 7,000.00	2	\$ 2,000.00
Total.....	5	7,000.00	2	2,000.00
Losses and claims scaled down, compromised or paid during the year.....	5	7,000.00	2	2,000.00
Assessments collected during the year.....	7	\$ 3,055.67	7	\$ 1,712.68

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. \$5 paid in advance by members

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Subordinate bodies regulate their own dues.

When and how much of this is transferred to the supreme body?

Answer. Sixty cents per quarter paid to supreme lodge.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500 to \$2,000 at present.

Give limiting ages for admission.

Answer. 18 to 50.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes, since November 8, 1900.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By regular monthly payments.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits.

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table. Levied at age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. 10 per cent for old age disability, after 70 years.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Old age disability fund. Yes, 10 per cent of each assessment. Deposited with the Iowa State National bank, and 1 per cent per year from the face of the policy for the unexpired part of the first ten years, should a member die within that period.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If not, how are they chosen?

Answer. By delegates from each subordinate lodge.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Assessments each month.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is the society doing business, and how many lodges in each?

Answer. Iowa 9, and Nebraska 11.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Six.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Four. \$500; \$1,000; \$2,000; \$3,000.

Number of members in each class?

Answer. \$500, 18; \$1,000, 789; \$2,000, 152; \$3,000, 21.

Number and kind of claims for which assessments have been made.

Answer. Five death losses.

What is the aggregate amount of an assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$43,652.

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the condition and affairs of the

IOWA LEGION OF HONOR.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, CHAS. R. CLARK.

First Vice-President, JOHN ZURAWSKI.

Secretary, J. H. HELM.

[Incorporated, March 19, 1879, under title 9, of code of Iowa; approved March, 1879, chapter 2. Commenced business, March 19, 1879.]

Home office, Masonic Temple, Cedar Rapids, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year,

beneficiary fund, \$239.00; general fund, \$339.94.....

\$ 578.94

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduction, as follows:

Dues for expenses, per capita tax, etc.....	\$	11, 173.05	
Assessments: General class, \$152,290.50; separate class, \$756.45		153,046.95	
Total paid by members.....	\$	164,220.00	
Total income during the year.....			\$ 164,220.00
Sum.....			\$ 164,220.00

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$	150,752.90	
Total paid to members.....	\$	150,752.90	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....		1,211.50	
Salaries of managers and agents not paid by commissions.....		3,212.63	
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....		2,494.90	
Salaries and other compensation of office employees.....		654.50	
Medical salaries or fees paid supreme or grand medical supervisors.....		177.00	
Rent, \$402.00; advertising and printing, \$337.19.....		739.19	
All other items, viz.: Postage, express and telegraph, \$624.30; legal expenses, \$217.79; official publication, \$540.59; insurance departments, \$25.00; miscellaneous, \$161.80.....		1,569.48	
(Total expenses, footings of items 4 to 10, \$10,059.20.)			
Total disbursements.....			\$ 160,712.10
Balance, beneficiary fund, \$2,533.05; general fund, \$1,453.79			\$ 3,986.84

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Cash in hands grand treasurer.....	\$	3,986.84	
Total net ledger assets, as per balance on page 1.....			\$ 3,986.84

NON-LEDGER ASSETS.

Assessment actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities), including arrearages, estimated.....	\$	12,000.00	
Advance assessment in hand of subordinate lodges, estimated..		8,000.00	
Total non-ledger assets.....			\$ 20,000.00
Gross assets.....			\$ 23,986.84

IOWA INSURANCE REPORT.

367

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid.....	\$ 2,000.00
Losses in process of adjustment or reported.....	18,000.00
Total liabilities.....	\$ 20,000.00
Balance to protect contracts.....	\$ 3,986.84

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	5,990	\$ 10,854,000.00	5,990	\$ 10,854,000.00
Policies or certificates written or increased during the calendar year	596	703,000.00	596	703,000.00
Total.....	6,586	\$ 11,557,000.00	6,586	\$ 11,557,000.00
Deduct decreased or ceased to be in force during year.....	1,510	2,123,000.00	1,510	2,123,000.00
Total policies or certificates in force Dec. 31st (end of year).....	5,076	\$ 9,434,000.00	5,076	\$ 9,434,000.00
Losses and claims unpaid December 31 (beginning of year).....	8	16,000.00	8	16,000.00
Losses and claims incurred during the calendar year ..	80	154,752.90	80	154,752.90
Total.....	88	\$ 170,752.90	88	\$ 170,752.90
Losses and claims paid during the year.....	78	150,752.90	78	150,752.90
Losses and claims unpaid December 31 (end of year).....	10	20,000.00	10	20,000.00
Assessments collected during year.....	18	152,290.50	18	152,290.50
Female or separate class.....	31	756.45	31	756.45

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Entrance fee paid to subordinate lodge 50 cents certificate fee to grand lodge.

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme body?

Answer. From \$3.00 to \$4.00 per annum, as quarterly dues. \$2.00 per annum, \$1.00 payable in January, and \$1.00 payable in July, for all certificates except female members. Separate class, holding \$1,000 certificates, to pay one-half as much.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000 and \$1,000.

Give limiting ages for admission?

Answer. Over 18 years and under 46 years of age.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability funds?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. They are graded

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. American tables. On age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Are elected at a biennial meeting of members.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, on general class members. Separate class of female members has not enough members to pay claims in full.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business?

Answer. Iowa only. 176 lodges.

What was the expected mortality for the year, according to the actuaries' table of mortality?

Answer. 14.

Has the association more than one class?

Answer. Yes, general and separate.

If so, how many, and amount of indemnity in each?

Answer. Two; \$9,146,000.00 and \$288,000.00.

Number of members in each class?

Answer. 4,817 and 259.

Number and kind of claims for which assessments have been made?

Answer. Death losses only.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, general class, \$8,460.58; expense fund, \$5,367.77; female of separate class, \$252.15.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

IOWA WORKMEN OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Grand Master, G. L. GODFREY,

Grand Foreman, CHARLES R. CLARK.

Grand Overseer, CHARLES RUEGNITZ.

Secretary, H. B. WHITE.

[Incorporated June 14, 1874, under chapter 65; organized November 1, 1872; commenced business January 1, 1874.]

Home office, 224½ Haffa Block, East Fourth Street, Waterloo, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	\$ 616.27
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INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc., 8 per cent.....	\$ 8,982.72
Assessments: Mortuary reserve.....	144,198.57
Medical examiners' fees paid by applicant.....	40.00
Total paid by members.....	\$ 153,221.29
From all other sources.....	12.72
Total income during the year.....	\$ 153,234.01
Sum	\$ 153,850.28

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims.....	\$ 143,400.00
Total paid to members.....	\$ 143,400.00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	601.82
Salaries of managers and agents not paid by commissions, finance committee.....	353.20
Total amount of salaries, fees per diem, mileage, expenses paid to officers	333.09
Amount paid to each: Grand Master, \$1,287.50; Grand Recorder, \$1,500; Grand Receiver, \$300.....	3,087.50
Salaries and other compensation of office employes.....	275.00
Medical salaries or fees paid: Supreme or Grand Medical Supervisors	35.40

Rent, \$147.50; advertising and printing, \$325.73.....	473.23
All other items, viz.: Postage, express and telegraph, \$271.46; legal expenses, \$307; governing bodies, \$1,256.33; official pub- lication, \$720; insurance departments, \$35; miscellaneous, \$124.76; supplies, \$58.53.....	2,763.08

(Total expenses, footings of items 4 to 10, \$7,922.32.)

Total disbursements.....	\$ 151,322.32
Balance	\$ 2,537.00

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st:

Cash deposited in bank.....	\$ 2,537.46
Total net ledger assets, as per balance on page 1.....	\$ 2,537.46

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....

Amount included in item 2 of liabilities).....	\$ 84,477.79	
Total non-ledger assets.....		\$ 84,477.79
Gross assets		\$ 87,015.75

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....	\$ 84,477.79	
	<hr/>	
Total liabilities		\$ 84,477.79
		<hr/>
Balance to protect contracts.....		\$ 2,537.96

EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in Iowa During the year.	
	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	5,056	\$ 732,000.00
Policies or certificates written or increased during the calendar year.....	70	81,000.00
Total.....	5,126	\$9,813,000.00
Deduct decreased or ceased to be in force during year.....	3,489	6,672,000.00
Total policies or certificates in force December 31st (end of year).....	1,637	\$3,141,000.00
Losses and claims unpaid December 31st (beginning of year) reported.....	50	99,400.00
Losses and claims unpaid December 31st (beginning of year) 33 and not reported.....		
Losses and claims unpaid December 31st (beginning of year) 17.....		
Losses and claims incurred during the calendar year.....	76	119,171.00
Total.....	126	\$ 218,571.00
Losses and claims scaled down, compromised or paid during the year...	73	143,100.00
Losses and claims unpaid December 31st (end of year).....	53	75,171.00
Assessments collected during year { 8 from June to January. 14 from January to June. } 22.....		144,195.50

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. \$3.00 entrance fee, 50 cents of which goes to the grand lodge.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. From \$2.00 to \$4.00; optional with subordinate lodge.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$1,000 and \$2,000.

Give limiting ages for admission.

Answer. Not under 21 or over 59 years of age.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. All certificates are subject to a lien as per attached table.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Combined experience tables. Assessments are a per cent. of a single premium which if improved at $4\frac{1}{4}$ per cent. equals face of certificate at end of expectancy.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Not to exceed 10 per cent, with proviso that all surplus in expense fund at end of each quarter be transferred to the beneficiary fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Has provision for a reserve, but until out of debt same is used in payment of losses.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By representatives to grand lodge held biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Do not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, up to present date, but will pay fractional part or amount due commencing with losses occurring after May 16, 1900.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. No. Class A, \$2,000; B, \$1,000.

Number of members in each class.

Answer. B, 133; A, 1,504.

Number and kind of claims for which assessments have been made.

Answer. Death losses only.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$10,800; expense fund. \$540.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
KNIGHTS OF COLUMBUS.

Organized under the laws of the state of Connecticut, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, EDWARD L. HEARN.

First Vice-President, JOHN W. HOGAN.

Secretary, DANIEL COLWELL.

[Incorporated, March 29, 1882.

Approved March 29, 1882.]

Organized, February 2, 1882.

Commenced business February 2, 1882.

Home office, rooms 92, 93, 94, 96, 98, 100 Poli building, 23 Church street, New Haven, Conn.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 351,162.58

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc	\$ 50,499.10
Assessments: Mortuary, \$292,929.86; reserve, \$21,899 10	314,828.96

Total paid by members.	\$ 368,340.06
Interest	12,017.20
From all other sources, viz Sale of supplies	4,627.62
Death benefit and other moneys returned.....	1,776.44
Cash on matured Elmira bond No 2 redeemed at par	1,000.00

Total income during the year.	\$ 387,761.32
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Sum.	\$ 738,921.40
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims.....	\$ 183,800.00
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Total paid to members.....	\$ 183,800.00
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Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	5,129.74
Salaries of managers and agents not paid by commissions.	13,962.48
Total amount of salaries, fees per diem, mileage, expenses paid officers	5,500.00
Salaries and other compensation of office employes	3,127.16
Medical salaries or fees paid supreme or grand medical supervisors	2,930.50
Rent, \$840; advertising and printing, \$3,737.77	4,577.77
All other items, viz: Postage, express and telegraph, \$1,845; legal expenses, \$854.88; governing bodies, \$9,378.92; insurance departments, \$452.90; supplies, \$13,272.75.....	25,804.45
Sundries, \$105.69; profit and loss on Elmira bond No. 2 with premium, \$1,058.35.	1,164.04
(Total expenses, footings of items 4 to 10, \$56,696.14.)	
Total disbursements	\$ 240,496.14
Balance.....	\$ 498,425.26

LEDGER ASSETS.

As shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens	\$ 110,000.00
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).	42,723.88
Cash deposited in bank.	340,701.38
Deposited insurance department Quebec, as guarantee	5,000.00
Total	\$ 498,425.25
Total net ledger assets, as per balance on page 1	\$ 498,425.25

NON-LEDGER ASSETS.

Interest due.	500.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	32,433.62
Total non-ledger assets	\$ 32,933.62
Gross assets.....	\$ 531,358.88
Deduct assets not admitted.	
Excess of items 14 of assets over item 2 of liabilities.....	32,433.62
Total admitted assets.	\$ 498,925.26

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$3,336.65; not yet due, \$22,000; (Schedule X)	\$ 25,333.65
Losses realized (Schedule X).	1,000.00
Total liabilities	\$ 26,333.65
Balance to protect contracts.....	\$ 472,591.61
Comprised under the following funds:	
Mortuary fund	\$ 332,830.46
Reserve fund	117,632.09
Expense fund.	22,129.06
Total special funds	\$ 472,591.61

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	26,336	\$26,635,000.00		
Policies or certificates written or increased during the calendar year	5,505	5,505,000.00	66	\$ 66,000.00
Total	31,841	\$32,140,000.00	66	\$ 66,000.00
Deduct decreased or ceased to be in force during year	1,405	1,411,000.00		
Total policies or certificates in force December 31st (end of year)	30,436	\$30,729,000.00	66	\$ 66,000.00
Losses and claims unpaid December 31st (beginning of year)	30	\$ 30,133.65		
Losses and claims incurred during the calendar year	177	180,000.00		
Total	207	\$ 210,133.65		
Losses and claims scaled down, compromised or paid during the year	181	183,800.00		
Losses and claims unpaid December 31st (end of year)	26	\$ 26,333.65		
Assessments collected during year	12	\$ 314,828.96	8	\$ 204.83

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Four dollars to all grades paid to subordinate councils and retained by them.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Per capita tax \$40 from each member insured and associate semi-annually.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars and \$1,000.

Give limiting ages for admission.

Answer. Eighteen and forty-five years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed.

Answer. By monthly assessments upon whole membership and extra assessments when necessary is the guarantee of payments.

Does your insurance contain any dividend feature?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience tables; assessments levied upon age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To provide against epidemic or other causes of excessive mortality. Second, \$5 each from members in monthly payments of ten cents. Third, \$42,200 invested in first mortgage, balance deposited with Hartford Trust company, Hartford, Conn., Industrial Trust company, Providence, R. I., Union Trust company, Providence, R. I., New Haven County National bank, New Haven, Conn.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If not, how are they chosen?

Answer. By representatives of members of national council assembled.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. New York, 164; New Jersey, 28; Pennsylvania, 41; Delaware, 1; District of Columbia, 5; Virginia, 5; West Virginia, 1; Tennessee, 1; Kentucky, 1; Maryland, 6; Ohio, 16; Indiana, 4; Illinois, 13; Michigan, 5; Minnesota, 3; Iowa, 2; Wisconsin, 3; Missouri, 2; Kansas, 1; Colorado, 1; Maine, 13; New Hampshire, 6; Vermont, 7; Massachusetts, 120; Rhode Island, 21; Connecticut, 64; Canada, 5.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Ten in one thousand.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Class A, \$1,000—\$30,214,000; class B, \$2,000—\$302,000; class C, \$3,000—\$213,000.

Number of members in each class: Class A, 30,214; class B, 151; class C, 71.

Number and kind of claims for which assessments have been made: One hundred and seventy-nine, \$1,000; 1, \$2,000; 1, \$3,000.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$25,991.65; expense fund, \$27,480.65; reserve fund, \$1,889.30.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

KNIGHTS AND LADIES OF GOLDEN PRECEPT.

Organized under the laws of the State of Iowa made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. A. SMITH.

Vice-President, E. A. WORRELL.

Secretary, M. S. RIZER.

[Incorporated, August 28, 1895. Reorganized under Act of 1896. Approved April 1, 1897, Chapter 21. Commenced business, September 6, 1895.]

Home office, 926 Fourth street, Clinton, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year \$ 1,114.79

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees required or represented....	\$ 4,650.00
Dues for expenses, per capita tax, etc.: Per capita, \$1,211.15;	
certificate fees, \$183.50.....	1,394.65
Assessments: Mortuary, \$3,113.22; net reserve, \$537.36 (12 per	
cent of mortuary), \$827.42 (25 per cent of first year's assess-	
ments).....	4,478.00
Medical examiners' fees paid by applicant: Local examiner,	
\$750; supreme examiner, \$201.75.....	951.75
Total paid by members.....	\$ 11,474.40
Advertisements.....	49.50
From all other sources, viz: Supplies.....	252.39
Loan to general fund by board of managers.....	2,477.16
Loan from note given by supreme boards of directors and man-	
agers.....	1,500.00

Total income during the year..... \$ 15,753.45

Sum..... \$ 16,868.24

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 306.88
Payments returned to applicants or members.....	27.50
Total paid to members.....	\$ 334.38
Commissions, fees and salaries paid or allowed to agents for	
organization of subordinate bodies.....	4,650.00
Salaries of managers and agents not paid by commissions.....	4,896.30
Total amount of salaries, fees per diem, mileage, expenses paid	
to officers.....	109.74
Amount paid to each: Secretary.....	90.00
Salaries and other compensation of office employes.....	159.75
Medical examiners' fees, paid subordinate medical examiners,	
\$742.00; medical salaries or fees paid supreme or grand	
medical supervisors, \$177.00.....	919.00
Rent, \$24.50; advertising and printing, \$265.75.....	290.25
All other items, viz.: Postage, express and telegraph, \$74.35;	
official publication, \$103.50; insurance departments, \$25.00;	
miscellaneous, \$59.15.....	262.00
Paid on managers note of 1899.....	748.46
(Total expenses, footings of items 4 to 10, \$12,125.50.)	

Total disbursements..... \$ 12,459.88

Balance..... \$ 4,408.36

LEDGER ASSETS.

As shown by the books at home office at close of business on
December 31st.

Cash deposited in bank.....	\$	4,408.36	
Total.....	\$	4,408.36	
Deduct ledger liabilities:			
Borrowed money.....		3,977.16	
Total net ledger assets, as per balance on page 1	\$		431 20

NON-LEDGER LIABILITIES.

Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	\$	2,163.20	
Total liabilities.....	\$		2,163.20
Deficit.....	\$		1,732.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa. During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	617	\$ 689,500.00	617	\$ 689,500.00
Policies or certificates written or increased dur- ing the calendar year.....	1,058	1,175,800.00	1,058	1,175,800.00
Total.....	1,675	\$ 1,865,300.00	1,675	\$ 1,865,300.00
Deduct decreased or ceased to be in force dur- ing year.....	177	115,300.00	177	115,300.00
Total policies or certificates in force De- cember 31st (end of year).....	1,498	\$ 1,750,000.00	1,498	\$ 1,750,000.00
Losses and claims unpaid December 31st (begin- ning of year).....	2	\$ 306.88	2	\$ 306.88
Total.....	2	\$ 306.88	2	\$ 306.88
Losses and claims scaled down, compromised or paid during the year.....	2	306.88	2	306.88
Assessments collected during year.....	5	\$ 4,478.00	5	\$ 4,478.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars for beneficiary members; \$3.00 for social members paid to local lodge or organizer.

Give amount of annual dues to subordinate bodies, and how paid?

Answer. Annual dues of subordinate bodies not fixed by supreme lodge.

When and how much of this is transferred to supreme body?

Answer. Annual dues to supreme lodge, \$1.00 per member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars and \$100.00.

Give limiting ages for admission.

Answer. Sixteen to 60.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No. In case of permanent disability pay one-half of the value of policy, upon surrender of same and termination of contract

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sum charged

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. No tables used.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes

If so, what amount, and for what purpose?

Answer. Twelve per cent of mortuary assessments go to expense fund and 25 per cent of first year's contribution for the purpose of building up the order

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. The unused part of mortuary assessments at the end of each year, less one full assessment, is placed in the reserve fund, only to be used in paying death losses when in excess of ten to one thousand per year. Deposited in Clinton National bank.

Are the officers, directors or trustees elected at an annual meeting of the members?

Answer. Supreme officers biennially.

If not, how are they chosen?

Answer. Directors annually by supreme officers.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Not less than six nor more than twelve per year and only in the event of the death of a member until there are 1,000 beneficiary members.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes. The policy calls for net mortuary proceeds of one assessment not to exceed amount named in certificate.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, twenty-seven lodges.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Eleven and seven tenths.

Has the association more than one class?

Answer. Yes, five.

If so, how many, and amount of indemnity in each?

Answer. Two thousand dollars, \$1,500, \$1,000, \$100, social, no benefit.

Number of members in each class?

Answer. First, 418; second, 395; third, 324; fourth, thirty-nine; fifth, 322.

Number and kind of claims for which assessments have been made?

Answer. Five mortuary assessments.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$1,176; expense fund, \$1,498.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

KNIGHTS AND LADIES OF HONOR.

Organized under the laws of the State of Kentucky, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, L. B. LOCKARD.

Vice-President, H. FRENDETHAL.

Secretary, C. W. HAWKY.

[Incorporated April, 1878, under Chapter 767; organized September, 1877. Commenced business, September, 1877.]

Home office: Rooms, 601 to 619 Leincke Building, Indianapolis, Indiana.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year..... \$ 37,549.92

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax..... \$ 27,901.50

Assessments: Mortuary, \$1,265,127.72; expense, \$72,440.09 1,337,567.81

Total paid by members..... \$ 1,365,469.31

Interest 235.99

From all other sources, viz: Fines, \$216.00; postage stamps sold, \$10.57..... 226.57

Expenses of 1899 refunded, \$13.86; supplies, \$4,514.81..... 4,528.67

Salaries, expenses and commissions refunded..... 911.61

Total income during the year..... \$ 1,371,372.15

Sum..... \$ 1,408,922.07

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims..... \$ 1,267,674.00

Payments returned to beneficiary of deceased member..... 211.20

Total paid to members..... \$ 1,267,885.20

Commissions, fees and salaries paid or allowed to agents and lodges for organization of subordinate bodies..... 58,727.60

Salaries and expenses of managers and agents not paid by commissions 9,539.01

Salaries and commissions advanced to grand lodges to be repaid 1,010.00

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 13,402.16

Salaries and other compensation of office employees	12,444.05
Rent, \$1,905.00; taxes, \$138.63; advertising, \$67.405.....	2,717.68
All other items, viz : Postage, \$1,461.24; legal expenses, \$2,280.03	3,741.27
Official publication, \$8,950.00; insurance departments, \$303.00..	9,253.00
Per capita tax refunded, \$103.50; surplus, \$7,088.31.....	7,191.81
Office furniture, \$1,600.00; general expenses, \$4,027.98.....	5,627.98
(Total expenses, footings of items 4 to 10, \$123,634.56.)	
Total disbursements	\$ 1,391,549.76
Balance.....	\$ 17,402.31

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 3,834.00
Book value of office furniture and fixtures.....	2,006.93
Agents and grand lodge debit balances, \$1,804.29; bills receivable, \$1,450.00.....	3,254.29
Deposited in bank, \$34,581.72; less warrants outstanding, \$26,274.63.....	8,307.09
Total net ledger assets, as per balance on page 1	\$ 17,402.31

NON-LEDGER ASSETS.

Interest due	\$ 10.60
Per capita tax due.....	1,100.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	109,800.00
Total non-ledger assets.	\$ 110,910.60
Gross assets.....	\$ 128,312.91
Furniture, fixtures and safes.....	2,006.93
Total admitted assets.....	\$ 126,305.98

NON-LEDGER LIABILITIES.

Losses adjusted not yet due (Schedule X).....	\$ 20,000.00
Losses in process of adjustment or reported, \$85,451.00; resisted, \$5,500 (Schedule X).....	90,951.00
Taxes, accounts, etc., due and accrued.....	178.28
Total liabilities.....	\$ 111,129.28
Balance to protect contracts.....	\$ 15,176.70
Comprised under the following funds:	
Mortuary.....	\$ 108,382.49
Expense.....	17,923.49
Total.....	\$ 126,305.98
Less liabilities.....	111,129.28
Total special funds.....	\$ 15,176.70

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	51,799	\$61,660,000.00	107	\$ 115,000.00
Policies or certificates written or increased during the calendar year.....	8,955	7,764,000.00	24	24,500.00
Total.....	60,754	\$69,424,000.00	131	\$ 139,500.00
Deduct decreased or ceased to be in force during year.....	10,969	12,212,000.00	53	55,000.00
Total policies or certificates in force December 31st (end of year).....	49,785	\$57,212,000.00	78	\$ 84,500.00
Losses and claims unpaid December 31st (beginning of year).....	165	\$ 221,250.00	.....	.....
Losses and claims incurred during the calendar year.....	965	1,163,000.00	1	1,000.00
Total.....	1,130	\$ 1,384,250.00	1	\$ 1,000.00
Losses and claims scaled down, compromised or paid during the year.....	1,042	1,273,299.00	1	1,000.00
Losses and claims unpaid December 31st (end of year).....	88	110,951.00	.....	.....
Assessments collected during year.....	12	1,265,127.72	12	2,535.30

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Subordinate lodges fix amount, usually \$3; paid at date of entry

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Lodges fix amount, usually \$4.

When and how much of this is transferred to supreme body?

Answer. \$1 per year from social members only.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500 and \$2,000.

Give limiting ages for admission.

Answer. 18 and 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance carry any dividend feature?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or policies provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actuaries' table modified to fit our experience. Assessments made at attained age January 1, 1900, on all in order then, and at entry on all admitted since.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. None yet accumulated.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At biennial meetings.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not so agree.

Is a medical examination required before issuing a certificate to applicants.

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes; except those compromised by agreement.

Does the society pay any commission or compensation to agents other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 18; Arkansas, 40; California, 16; Colorado, 3; Connecticut, 3; District Columbia, 1; Georgia, 5; Illinois, 123; Indiana, 54; Iowa, 5; Kansas, 4; Kentucky, 42; Maryland, 2; Massachusetts, 25; Michigan, 18; Minnesota, 1; Mississippi, 50; Missouri, 74; Nebraska, 1; New Hampshire, 5; New Jersey, 45; New York, 148; North Carolina, 19; Ohio, 60; Oregon, 2; Pennsylvania, 74; Rhode Island, 13; South Carolina, 22; Tennessee, 44; Texas, 106; Vermont, 1; Virginia, 2; West Virginia, 4; Wisconsin, 8.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. \$107.21.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Twelve during 1900.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$102,000; expense fund, \$8,000.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

KNIGHTS OF KADOSH.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. H. PICKRELL.

First Vice-President, J. O. LENNING.

Secretary, C. M. CHITTENDEN.

Second Vice-President, JAS. A. GRAY.

[Incorporated, April 13, 1898.]

Commenced business, September 13, 1898.]

Home office, 519, 520, 521, Iowa Loan and Trust building.

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc.....	\$ 9.00
Assessments: Mortuary.....	1,867.12
Medical examiners fees paid by applicant.....	6,494.83
Total paid by members	\$ 8,370.95
From all other sources, viz: Lodge supplies, \$49.48; Dep. on Ret., \$4.00; interest and discount, \$0.49; miscellaneous, \$1.41; bills payable, \$350.00; advanced by directors, \$5,000.00	5,405.38
Total income during the year.....	\$ 13,776.33
Sum	\$ 13,776.33

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 1,670.27
Temporary disability.....	50.00
Payments returned to applicants or members.....	5.65
Total paid to members.....	\$ 1,725.92
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	3,485.02
Salaries and other compensations of office employees.....	877.15
Medical salaries or fees paid supreme or grand medical supervisors	320.80
Rent, \$176.84; advertising and printing, \$927.50.....	1,104.34
All other items, viz: Postage, express and telegraph... ..	412.59
Official publication.....	257.57
Insurance departments, \$56.35; miscellaneous, \$187.23.....	243.58
Furniture and fixtures, \$240.69; lodge supplies, \$296.90.....	537.59
(Total expenses, footing of items 4 to 10, \$7,238.64.)	
Total disbursements.....	\$ 8,964.56
Balance	\$ 4,811.77

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Cash in office, \$3,049.59; deposited in bank, \$1,762.18.....	\$ 4,811.77
Total	\$ 4,811.77
Deduct ledger liabilities:	
Personal or agents' credit balances, \$4,000.00; borrowed money, \$350.00	4,350.00
Total net ledger assets, as per balance on page 1	\$ 461.77

NON-LEDGER ASSETS.

Assessments dues actually collected by subordinate bodies not yet turned over to supreme body.....	\$ 2,477.93
Total non-ledger assets.....	2,477.93
Gross assets.	\$ 2,939.70

Deduct assets not admitted:

Excess of item 14 of assets over item 2 of liabilities.....	\$	728.19
Total.....	\$	728.19
Total admitted assets.....	\$	2,211.51

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....	\$	1,623.07
Advance assessments.....		126.67
Total liabilities.....	\$	1,749.74
Balance to protect contracts.....	\$	461.77
Comprised under the following funds:		
Mortuary.....	\$	147.22
Expense.....	\$	314.55

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	341	\$ 510,500.00	34	\$ 510,000.00
Policies or certificates written or increased during the calendar year.....	2,943	4,698,500.00	641	905,500.00
Total.....	3,284	\$ 5,209,000.00	982	\$ 1,415,500.00
Deduct decreased or ceased to be in force during year.....	682	911,500.00	429	565,000.00
Total policies or certificates in force December 31st (end of year).....	2,602	\$ 4,297,500.00	553	\$ 850,500.00
Losses and claims incurred during the calendar year.....	11	2,870.27	2	357.00
Total.....	11	\$ 2,870.27	2	\$ 357.00
Losses and claims unpaid December 31st (end of year).....	4	1,623.07		
Assessments collected during year.....	12	7,468.45	12	

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$6.50 paid by applicants.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Subordinate lodges regulate the amount of dues.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$500 to \$2,000.

Give limiting ages for admission.

Answer. 18 to 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits.

Answer. Yes, accident and old age.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table, age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

What amount and for what purpose?

Answer. Accident and old age.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennial meeting of representatives.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. Yes, legal representative.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Pays not to exceed one assessment for the benefit fund from the membership.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. California (2), Iowa (14), Texas (27), North Carolina (8), Tennessee (14), Mississippi (24), Arkansas (3), Washington (2), Georgia (3), Kentucky (10), Virginia (1), Alabama (3), Indian Territory (3), Pennsylvania (2), Montana (1), Colorado (1).

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. None computed.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$402.18; expense fund, \$1,369.82 (for November, 1900).

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
 "KATOLICKY DELNIK" (CATHOLIC WORKMAN).

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, MAT. WACEK. *First Vice-President*, M. J. PAVEL.
Secretary, JOSEPH HOVORKA. *Next Vice-President*, CHAS. ANDRKA, Spillville, Iowa.
Next Secretary FRANK MONDRY.

Incorporated December 22, 1891, under general laws of 1873. Title 3, chapter 34, voluntary association.

[Organized, September, 1891. Commenced business, December 22, 1891.]

Home office, Le Sueur Center, Minnesota.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 13,253.01

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees (initiation for reserve).....	\$ 776.66
Dues for expenses, per capita tax, etc., stationery (for general fund).....	3.350.57
Assessments: Mortuary, \$12,081.02; therefrom 10 per cent is set aside for reserve fund and 5 per cent for old age and disability fund.....	12,081.02
Medical examiners' fees paid by applicant	165.50

Total paid by members.....	\$ 16,374.15
Interest	634.21

Total income during year.....	\$ 17,008.36
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Sum	\$ 30,291.37
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims.....	\$ 2,000.00
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Total paid to members.....	\$ 2,000.00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	562.00

Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	1,134.10
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Salaries and other compensation of office employees.....	125.00	
Medical salaries or fees paid supreme or grand medical supervisors	165.50	
Rent, \$36.00; advertising and printing, \$317 10.....	353.10	
All other items, viz.: Postage, express and telegraph, \$247 85; legal expenses, \$10.00; official publication, \$9.00; insurance departments, \$60.00; miscellaneous, \$80.00 (for official bonds)	406.85	
(Total expenses, footings of items 4 to 10, \$2,746.55.)		
Total disbursements.....	\$	4,746.55
Balance	\$	25,544.82

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$	9,600.00
Cash deposited in bank by treasurer reserve fund		2,294.86
Cash deposited in bank by supreme treasurer.....		13,649.96
Total net ledger assets as per balance on page 1.....	\$	25,544.82

NON-LEDGER ASSETS

Interest due, \$30.00; accrued, \$200.00; total.....	\$	230.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....		1,056.98
Total non-ledger assets	\$	1,286.98
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, station- ery, etc.....		900.00
Total.....	\$	900.00

NON-LEDGER LIABILITIES.

Mortuary assessments collected by branches in advance.....	\$	1,056.98
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....		230.00
Total liabilities	\$	1,286.98
Balance to protect contract.	\$	25,544.82
Comprised under the following funds:		
Widows' and orphans' fund.....	\$	12,869.98
Reserve		10,757.10
Old age and disability fund.....		1,137.76
General fund.....		779.98
Total special funds	\$	25,544.82

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	1,222	\$ 1,591,000.00	114	\$ 132,500.00
Policies or certificates written or increased during the calendar year.....	327	398,000.00	18	21,000.00
Total.....	1,549	\$ 1,989,000.00	132	\$ 153,500.00
Deduct decreased or ceased to be in force during year.....	86	111,500.00	5	6,000.00
Total policies or certificates in force December 31st (end of year).....	1,463	\$ 1,877,500.00	127	\$ 150,500.00
Losses and claims unpaid December 31st (beginning of year).....	1	1,000.00	.....	.....
Losses and claims incurred during the calendar year.....	1	1,000.00	.....	.....
Total.....	2	\$ 2,000.00	.....	.....
Losses and claims scaled down, compromised or paid during the year.....	2	2,000.00	.....	.....
Assessments collected during year.....	.....	15,411.59	.....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. 10 cts. for each year of applicant's age, paid with application for reserve fund.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. A per capita tax at 50 cents quarterly, each member alike, is paid to supreme council through the branches.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages for admission.

Answer. From 18 to 45. Nearest birthday determining applicant's age.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No dividend feature. Special (additional) assessment, not to exceed six in any one year, may be levied, and beyond that the reserve fund may be drawn upon.

Does the society issue endowment certificates or policies, or undertake or promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. None, except to pay assessments for disabled members and for all those living beyond expectancy.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded table.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. In age of entry. 24 grades (classes) according to age, from 18 to 24, according to constitution.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. 10 per cent. for reserve fund, 5 per cent. for old age and disability fund.

Has the society an emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. To pay death benefits therefrom in case of emergency. All initiation fees 10 per cent of mortuary, and interest thereof goes into the reserve fund; \$10,757.10 is the amount loaned on first mortgages.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. At biennial meeting.

If not, how are they chosen?

Answer. Biennial meeting of supreme council, supreme officers and supreme delegates.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Explained in question four herein.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives, or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business and how many lodges in each?

Answer. In Ohio, 1; Maryland, 1; Pennsylvania, 1; we ceased to admit new members; Minnesota, 14; Nebraska, 23; Iowa, 6; North Dakota, 4; Illinois, 3; Texas, 3; Wisconsin, 1; South Dakota, 1; Kansas, 1.

What was the expected mortality for the year, according to the actuaries' table of mortality?

Answer. No table was made; however, mortality was far below expectation.

Has the association more than one class?

Answer. Yes, ordinary class and hazardous class.

If so, how many, and amount of indemnity in each?

Answer. Amount of insurance; \$500, \$1,000 and \$2,000.

Number of members in each class.

Answer. Very small per cent in hazardous class.

Number and kind of claims for which assessments have been made?

Answer. 12, mortuary assessments.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$1,000; expense fund, \$650. Gross amount of 12 mortuary assessments, \$12,081.02; gross amount of 4 per capita assessments, \$3,350.57.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

LOYAL MYSTIC LEGION OF AMERICA.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. B. HEARTWELL.

First Vice-President, JAMES T. OGDEN.

Secretary, GEO. O. CHURCHILL.

Second Vice-President, L. J. SCHAUFELBERGER.

[Incorporated, February 24, 1892, under law of 1887, approved March 29, 1887, chapter 18, voluntary association. Commenced business March 21, 1892.]

Home office, Hastings, Nebraska.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year \$ 72,954.87

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions.
as follows:

Dues for expenses, per capita tax, etc.....	\$ 7,689.12	
Assessments: Mortuary, \$32,727.12; reserve, \$1,529.16; expense, \$5,488.70		39,744.98
Total paid by members	\$ 47,434.10	
Interest	1,778.49	
From all other sources, viz: Sale of supplies, etc.....	4,384.19	
Total income during the year	\$ 53,596.78	
Sum	\$ 126,551.65	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 31,500.00	
Total paid to members.....	\$ 31,500.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	9,675.75	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	3,700.00	
Amount paid to each: President, \$300; secretary, \$2,200; treas- urer, \$1,200.		
Salaries and other compensation of office employes.	977.05	
Medical salaries or fees paid supreme or grand medical super- visors	1,001.00	
Rent, \$150; taxes, \$56.55; advertising and printing, \$1,060.74 ...	1,267.29	
All other items, viz: Postage, express and telegraph, \$485.88; official publication, \$490; insurance departments, \$90; reserve fund notes cancelled and destroyed	9,094.63	
Total disbursements.....	\$ 58,261.60	
Balance.....	\$ 68,270.05	

LEDGER ASSETS.

As shown by the books at home office at close of business Decem-
ber 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 3,357.25	
Mortgage loans on real estate (Schedule B), first liens.....	13,175.00	
Book value of bonds (excluding interest) and stocks owned abso- lutely (Schedule D).....	400.00	
Cash deposited in bank.....	13,341.80	
Reserve fund notes.....	37,996.00	
Total.....	\$ 68,270.05	
Total net ledger assets, as per balance on page 1.....	\$ 68,270.05	

NON-LEDGER ASSETS.

Interest	\$ 183.06	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	3,754.46	
Total non-ledger assets		\$ 3,937.52
Gross assets		\$ 72,207.57
Deduct assets not admitted:		
Excess of item 14 of assets over item 2 of liabilities	\$ 3,754.46	
Total		\$ 3,754.46
Total admitted assets		\$ 68,453.11

NON-LEDGER LIABILITIES.

Balance to protect contracts		\$ 68,453.11
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	\$ 1,243.27	
Reserve (less amount thereof included in liabilities and assets not admitted)	63,328.42	
Emergency (less amount thereof included in liabilities and assets not admitted)	3,834.76	
Expense (less amount thereof included in liabilities and assets not admitted)	46.66	
Total special funds		\$ 68,453.11

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	4,560	\$ 6,350,000.00	318	\$ 402,000.00
Policies or certificates written or increased during the calendar year	1,941	2,416,500.00	123	162,000.00
Total	6,501	\$ 8,766,500.00	441	\$ 564,000.00
Deduct decreased or ceased to be in force during year	774	1,013,500.00	98	111,500.00
Total policies or certificates in force December 31st (end of year)	5,727	\$ 7,753,000.00	343	\$ 452,500.00
Losses and claims incurred during the calendar year	22	31,500.00		
Total	22	\$ 31,500.00		
Losses and claims scaled down, compromised or paid during the year	22	31,500.00		
Losses and claims unpaid December 31st (end of year)	12		12	1,760.25
Assessments collected during year	12	39,595.29	12	1,760.25

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Three dollars.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Per capita tax, \$2.00 per member per annum regardless of amount of certificate to supreme body. Sub-committee make own local dues in addition.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000 and \$500.

Give limiting ages for admission?

Answer. Eighteen to fifty-five years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Actuaries' table of mortality; age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Twenty per cent of all assessments goes to reserve fund; 80 per cent of first twelve assessments of new members goes to expense fund.

Has the society an emergency or reserve fund?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To assist to pay benefits in excess of twelve assessments in one year; 20 per cent of each assessment; in real estate and farm loans.

Are the officers, directors or trustees elected at an annual meeting of the members?

Answer. No.

If not, how are they chosen?

Answer. Quadrennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families heirs, relatives or dependents of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. California, six; Colorado, one; Idaho, one; Indiana, four; Iowa, fourteen; Kansas, three; Michigan, four; Minnesota, eleven; Nebraska, 100; Oklahoma, three; Pennsylvania, five.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. 12.316 per thousand; mean number in force at each age, or a total of 63,3515.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. Twenty-two death claims.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$3,754.46.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MODERN BROTHERHOOD OF AMERICA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, T. B. HANLEY.

Vice-President, J. W. ROE.

Secretary, A. C. ELLIOTT.

[Incorporated March 20, 1897, under act general assembly; approved April 3, 1896, chapter 21.]

Voluntary association,

Organized March 20, 1897.

Commenced business April 5, 1897.

Home office, Tipton, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	\$ 29,304.35
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INCOME DURING THE YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc.....	\$ 38,976.02
Assessments: Mortuary, \$110,716.11; reserve, \$20,639.45....	131,355.56

Total paid by members.....	\$ 170,331.58
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Interest	1,597.27
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From all other sources, viz.:

Certificate fees.....	1,030.00
Supplies.....	2 628.80

Total income during the year.....	\$ 175,587.65
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Sum	\$ 204,892.00
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business, December 31st.

Death claims, \$92,500; permanent disability claims, \$1,000	\$ 93,500.00
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Temporary disability	9,252.40
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Total paid to members.....	\$ 102,752.40
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Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	7,249.95
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Amount paid to each:

T. B. Hanley, supplies for president.....	\$ 2,749.98
A. C. Elliott, supplies for secretary.....	1,999.97
J. H. Coult, supplies for treasurer....	1,450.00
George Beatty, supplies for vice-president ..	1,050.00
Salaries and other compensation of office employees.....	3,939.30
Rent, \$222.50; supplies for use, advertising and printing, \$2,656.12	2,878.62

All other items, viz.:

Postage, express and telegraph.....	\$ 2,176.10
Legal expenses	1,151.62
Field work.....	14,547.34
Official publication	2,120.48
Insurance departments	420.46
Miscellaneous.....	1,544.52
Office expenses	258.67
Mileage and per diem.....	2,169.47
Office fixtures	272.70
Prize buttons	276.75
Supplies, resale.....	2,172.49
Expense supreme convention	1,428.47
	28,739.07

Total disbursements.....	\$ 145,559.34
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Balance	\$ 50,332.66
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LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate (Schedule B), first liens	\$ 40,800.00
Cash deposited in bank.....	18,532.66

Total net ledger assets, as per balance on page 1.....	\$ 59,332.66
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NON-LEDGER ASSETS.

Interest accrued	\$ 1,578.95
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)....	19,688.00

Total non-ledger assets.....	\$ 21,266.95
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Gross assets	\$ 80,599.61
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Deduct assets not admitted:

Excess of item 14 of assets over item 2 of liabilities	5,688.00
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Total admitted assets.....	\$ 74,911.61
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NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$11,950.00; resisted, \$2,050 (Schedule X).....	\$ 14,000.00
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Total liabilities.....	\$ 14,000.00
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Balance to protect contracts.....	\$ 60,911.61
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Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted) ..	8,579.42
Reserve (less amount thereof included in liabilities and assets not admitted) ..	51,928.30
Expense (less amount thereof included in liabilities and assets not admitted) ..	403.89

Total special funds..... \$ 60,911.61

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year		Business in State of Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	16,098	\$ 25,297,500.00	8,495	\$ 13,626,000.00
Policies or certificates written or increased during the calendar year.	8,112	11,879,000.00	2,077	3,118,500.00
Total.....	24,210	\$ 37,176,500.00	10,572	\$ 16,744,500.00
Deduct decreased or ceased to be in force during year.....	1,544	2,278,000.00	541	815,000.00
Total policies or certificates in force December 31st (end of year).....	22,666	\$ 34,898,500.00	10,031	\$ 15,929,500.00
Losses and claims unpaid December 31st (beginning of year).....	2	\$ 3,000.00	2	\$ 3,000.00
Losses and claims incurred during the calendar year.....	101	99,752.40	53	41,352.40
Total.....	103	\$ 102,752.40	55	\$ 47,352.40
Losses and claims scaled down, compromised or paid during the year.....	103	\$ 102,752.40	55	\$ 47,352.40
Assessments collected during year.....	7	110,716.11	7	57,076.23

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$5.00 on \$500.00 and \$1,000.00 certificates, \$6.00 on \$2,000.00 certificates, \$7.00 on \$3,000.00 certificates. Collected by deputy.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body.

Answer. \$2.00 per year paid quarterly to supreme body. Sub lodges may levy additional amount for local expenses.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$3,000.00, \$2,000.00, \$1,000.00, \$500.00.

Give limiting ages for admission?

Answer. Eighteen to fifty.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Levied at age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Certain accident, permanent disability, and old age disability claims.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. \$3.00 is required of each \$1,000.00 insurance in force distributed over five years to pay assessments exceeding twelve in any one year, deposited in First National bank, Elmore, Minnesota, until invested in mortgages or bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By the members every two years.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. We do not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed? If so, state governing rules?

Answer. Issue certificates payable to legal representatives.

Has the society paid all its death claims in full, and has it the ability to continue to pay certificates or policies to the full limit named therein?

Answer. It has.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, 341; Minnesota, 165; Missouri, 96; Nebraska, 71; Ohio, 8; Kansas, 29; South Dakota, 62; Michigan, 11; North Dakota, 1; Oregon, 1.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$18,000.00; expense fund, \$11,700.00; reserve fund, \$5,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MODERN WOODMEN OF AMERICA.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Head Consul, W. A. NORTHCOTT.

Head Clerk, C. W. HAWES.

[Incorporated May 5, 1884. Commenced business January 2, 1883.]

Home office, Rock Island, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....

\$ 575,600.15

IOWA INSURANCE REPORT.

397

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Dues for expenses, per capita tax, etc.....	\$ 492,871.00	
Assessments: Mortuary.....	4,366,714.00	
Total paid by members.....	\$ 4,859,585.00	
Interest, \$4,344.24; rent, \$405.....	4,749.24	
From all other sources, viz: By benefit order issued 1899, canceled 1900.....	2,000.00	
Cert. fee, \$12,440.25; supplies sold, \$86,281.02; Adv. Off. paper, \$7,619.58; old type sold, \$2,138.19; Div. bank Com., \$1.58.....	108,480.62	
Total income during the year		\$ 4,974,814.86
Sum.....		\$ 5,553,435.01

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 4,179,364.30	
Payments returned to applicants or members.....	1,787.10	
Total paid to members.....	\$ 4,181,151.40	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies ..	119,912.03	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	36,709.33	
Salaries and other compensation of office employees.....	86,746.33	
Rent, \$180; taxes, \$1,421.60; advertising and printing, \$36,774.65..	38,376.25	
All other items, viz: Postage, express and telegraph, \$38,037.93; legal expenses, \$14,161.45; governing bodies, \$2,080.80; official publication, \$68,733.48; insurance departments, \$860.75; miscellaneous, \$14,728.28; expenses head physician, \$3,513.03; supplies purchased, \$61,264.84.....	203,380.56	
(Total expenses, footings of items 4 to 10, \$485,125.02.)		
Total disbursements.....		\$ 4,666,276.42
Balance.....		\$ 887,158.59
Less depreciation of assets reported 1899.....		37,366.22
Net ledger balance.....		\$ 849,792.37

LEDGER ASSETS.

As shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 147,761.38	
Furniture.....	51,088.77	
Library.....	1,773.60	
Cash in hands head banker	649,168.62	
Total.....	\$ 849,792.37	
Total net ledger assets, as per balance on page 1....		\$ 849,792.37

NON-LEDGER ASSETS.

Interest accrued on bank deposits	\$ 4,156.25
Rents accrued.....	17.50

Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....

438,000 00

Total non-ledger assets..... \$ 442,173.75

Gross assets..... \$ 1,291,966.12

Deduct assets not admitted:

Furniture, fixtures and safes..... \$ 51,088.77

Library..... 1,773.60

Total..... \$ 52,862.37

Total admitted assets..... \$ 1,239,103.75

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid..... \$ 41,285.70

Losses in process of adjustment or reported, \$416,500; resisted, \$58,500 (Schedule X)..... 475,000.00

Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued..... 17,139.30

Total liabilities..... \$ 533,425.00

Balance to protect contracts..... \$ 705,678.75

Comprised under the following funds:

Mortuary..... \$ 267,567.50

Expense..... 438,111.25

Total special funds..... \$ 705,678.75

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	428,361	\$ 786,811,000.00	55,925	\$ 102,906,000.00
Policies or certificates written or increased during the calendar year.....	140,217	226,295,000.00	14,912	24,317,000.00
Total.....	568,578	1,013,106,000.00	70,837	127,223,000.00
Deduct decreased or ceased to be in force during year.....	30,720	47,952,500.00	3,566	5,595,500.00
Total policies or certificates in force December 31st (end of year)...	537,858	\$ 965,153,500.00	67,271	\$ 121,627,500.00
Losses and claims unpaid December 31st (beginning of year).....	249	477,250.00	21	42,000.00
Losses and claims incurred during the calendar year.....	2,287	4,274,500.00	277	529,000.00
By benefit order issued 1899, canceled 1900...	1	2,000.00		
Total.....	2,537	4,753,750.00	298	571,000.00
Losses and claims scaled down, compromised or paid during the year.....	2,254	4,237,464.30	266	508,214.30
Losses and claims unpaid December 31st (end of year).....	283	516,285.70	32	62,785.70
Assessments collected during year.....	11	4,366,714.00	11	502,589.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Entrance fee established by by-laws at \$5.00. No part comes into funds of head camp. Goes to local camp or organizer.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. \$1.00 per annum, collected semi-annually from each member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$3,000.00 and \$500.00.

Give limiting ages for admission.

Answer. Eighteen to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. According to age at joining.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. On age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If not, how are they chosen?

Answer. At biennial meeting of head camp.

Is medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 1,479; Iowa, 1,008; Wisconsin, 744; Kansas, 814; Nebraska, 505; Minnesota, 666; Michigan, 498; South Dakota, 230; North Dakota, 186; Missouri, 906; Indiana, 399; Ohio, 261; West Virginia, 70; Pennsylvania, 191; Wyoming, 29; Montana, 53; Idaho, 56; Washington, 158; Oregon, 70; California, 93; Colorado, 94; Oklahoma Territory, 175; Indian Territory, 30; Maryland, 18; Delaware, 3; New Jersey, 17; New York, 58; Connecticut, 19; Rhode Island, 8; Vermont, 23; Maine, 29.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$438,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MUTUAL PROTECTIVE LEAGUE.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, THOS. M. JETT

Chief Executive, E. E. BURSON.

Secretary, J. R. PAISLEY.

[Incorporated, April 15, 1897, under laws governing fraternal beneficiary societies of 1893. Amended 1895. Approved June 21, 1895. Commenced business, April 15, 1897.]

Home office, Litchfield, Illinois.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year..... \$ 11,949.62

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions as follows:

Dues for expenses, per capita tax, etc.....	\$ 12,282.53
Assessments: Mortuary.....	58,547.89

Total paid by members.....	\$ 70,830.42
Interest.....	150.00
From all other sources, viz: Certificate fees, \$1,412.40; charter fees, \$227.57; supplies, \$1,288.73; miscellaneous, \$217.32....	3,146.02

Total income during the year.....	\$ 74,126.44
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Sum.....	\$ 86,076.06
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$56,400; permanent disability claims, \$500.....	\$ 56,900.00
Payments returned to applicants or members.....	38.44

Total paid to members.....	\$ 56,938.44
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	1,561.71
Amount paid to each: President, \$116.64; vice-president, \$1,679.88; secretary, \$1,679.88; treasurer, \$425.03; directors and auditing committee, \$1,112.41; attorney, \$137.44.....	5,151.28
Salaries and other compensation of office employees.....	1,114.50
Rent, \$150.00; advertising and printing, \$626.65.....	776.65

All other items, viz: Postage, express and telegraph, \$948.00; legal expenses, \$64.75; governing bodies, \$1,656.03; official publication, \$671.90; insurance departments, \$81.00; miscellaneous, \$265.64; office furniture, \$182.30; supplies for resale \$726.09; interest \$70.00.....

4,665.71

(Total expenses, footings of items 4 to 10, \$13,269.85.)

Total disbursements..... \$ 70,208.29

Balance..... \$ 15,867.77

LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D)..... \$ 8,164.38

Deposited in bank..... 7,703.39

Total..... \$ 15,867.77

Total net ledger assets, as per balance on page 1..... \$ 15,867.77

NON-LEDGER ASSETS.

Interest accrued..... \$ 37.50

Market value of bonds and stocks over book value (Schedule D) 160.62

Assessments actually collected by subordinate bodies not yet turned over to supreme body..... 13,350.00

Office furniture, \$495.28; supplies, \$975.00; accounts due, good, \$527.68..... 1,997.96

Total non-ledger assets..... \$ 15,546.08

Gross assets..... \$ 31,413.85

Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter, stationery, etc..... \$ 1,997.96

Total..... \$ 1,997.96

Total admitted assets..... \$ 29,415.89

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$10,250; resisted, \$3,100 (Schedule X)..... \$ 13,350.00

Total liabilities..... \$ 13,350.00

Balance to protect contracts..... \$ 16,065.89

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted)..... \$ 762.68

Reserve (less amount thereof included in liabilities and assets not admitted)..... 14,072.02

Expense (less amount thereof included in liabilities and assets not admitted)..... 1,033.07

Total special funds..... \$ 15,867.77

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	7,817	\$ 11,872,500.00	251	\$ 410,000.00
Policies or certificates written or increased during the calendar year	3,973	5,404,000.00	62	90,500.00
Total	11,790	\$ 17,276,500.00	313	\$ 500,500.00
Deduct decreased or ceased to be in force during year	1,107	1,525,000.00	18	27,000.00
Total policies or certificates in force December 31st (end of year)	10,683	\$ 15,751,500.00	295	\$ 473,500.00
Losses and claims unpaid December 31st (beginning of year)	4	\$ 5,300.00		
Losses and claims incurred during the calendar year	46	54,150.00	1	900.00
Total	50	\$ 59,450.00	1	\$ 900.00
Losses and claims scaled down, compromised or paid during the year	40	46,500.00		
Losses and claims unpaid December 31st (end of year)	10	\$ 13,350.00	1	\$ 900.00
Assessments collected during year	8	58,547.89	8	2,077.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. \$2.50, \$4, \$5 for \$500, \$1,000 or \$2,000 certificate respectively. Paid by applicant on entry.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. \$1. All transferred to supreme body in semi-annual payments.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000 and \$500.

Give limiting ages for admission.

Answer. Not under 18 years and 50 years at nearest birthday.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By assessments on the members and guaranty fund. No dividend.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays permanent disability benefit.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessment rates are based on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. For the payment of death and disability claims, created by deducting from certificate of members who die during first, second and third years of membership, 30, 20 and 10 per cent respectively, invested in United States bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Triennially at meeting of members.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. It does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what state is society doing business, and how many lodges in each?

Answer. Indiana, 5; Illinois, 219; Iowa, 9; Missouri, 13; Nebraska, 6; Kansas, 6; Oklahoma Territory, 7; Arizona, 1.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$8,300.00; Expense fund, \$5,341 50.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MYSTIC TOILERS.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. R. BOWMAN.

Vice-President, HENRY B. KELLEY

Secretary, J. F. TAAKE.

[Organized, February 3, 1899. Commenced business, March 15, 1899.]

Home office, corner Locust and Fourth streets, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year.... \$ 1,363.80

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....\$ 461.55

Dues for expenses, per capita tax, etc.....	8,633.00
Assessments: Mortuary, \$8,400.50; equalizing fund, \$3,919.65..	12,320.15
Total paid by members	\$ 21,414.70
From all other sources, viz: Advanced by members board of directors	4,966.95
Total income during the year.	\$ 26,381.65
Sum.....	\$ 27,745.45

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 6,900.00
Temporary disability.....	1,200.00
Payments returned to applicants or members.....	35.45
Total paid to members	\$ 8,135.45
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	4,904.36
Amount paid to each supreme secretary for two years.....	3,300.00
Salaries and other compensation of office employees.....	1,185.85
Rent, 345; advertising and printing, \$1,437.28.....	1,782.28
All other items, viz: Postage, express and telegraph, \$1,243.88; legal expenses, \$100; official publication, \$350.88; insurance departments, \$75; miscellaneous, \$222.09.....	1,991.55
Furniture, \$158.80; supplies, \$475.37.....	634.17
Total disbursements.....	\$ 21,932.60
Balance.....	\$ 5,811.79

LEDGER ASSETS.

As shown by the books at home office at close of business December 31st.

Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	2,622.49
Cash in office, \$1,634.96; deposited in bank, \$1,554.34.....	3,189.30
Total.....	\$ 5,811.79
Total net ledger assets, as per balance on page 1.....	\$ 5,811.79

NON-LEDGER LIABILITIES.

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 299.20
Equalizing fund (less amount thereof included in liabilities and assets not admitted).....	4,922.15
Expense (less amount thereof included in liabilities and assets not admitted).....	590.44
Total special funds.....	\$ 5,811.79

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.—Iowa		Business in Iowa. During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	2,038	\$ 2,032,000.00	2,038	\$ 2,032,000.00
Policies or certificates written or increased during the calendar year	3,333	3,309,000.00	3,226	3,202,000.00
Total	5,371	\$ 5,341,000.00	5,264	\$ 5,234,000.00
Deduct decreased or ceased to be in force during year	125	124,500.00	125	124,500.00
Total policies or certificates in force Decem- ber 31st (end of year)	5,246	\$ 5,216,500.00	5,139	\$ 5,109,500.00
Losses and claims incurred during the calendar year	5	9,200.00	5	9,200.00
Total	5	9,200.00	5	\$ 9,200.00
Losses and claims scaled down, compromised or paid during the year	4	8,100.00	4	8,100.00
Losses and claims unpaid December 31st (end of year)	1	1,100.00	1	1,100.00
Assessments collected during year	5	8,400 50	5	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid

Answer. \$ 5.00 for \$1,000; \$6.00 for \$2,000; \$7.00 for \$3,000, certificate paid by applicant to solicitor.

Give amount of annual dues to subordinate bodies, and how paid?

Answer. Each member two dollars.

When and how much of this is transferred to supreme body?

Answer. Per capita tax, per annum to supreme council.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$3,000 and \$1,000

Give limiting ages for admission?

Answer. Eighteen to fifty-five.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Not to exceed three dollars per thousand.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To pay losses, special provisions.

Are the officers, directors or trustees elected at quadrennial meeting of members?

Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. No.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, 89; Minnesota, 2.

Has the Association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, about \$2,000; expense fund, about \$2,000; equalizing fund, about \$4,000; during 1900.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MYSTIC WORKERS OF THE WORLD.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Supreme Master, GEORGE W. HOWE.

Vice-Master, R. S. COWEN.

Supreme Secretary, EDMUND JACKSON.

[Incorporated, February 24, 1896. Under Fraternal Beneficiaries. Approved June 21, 1895.
Commenced business February 24, 1896.]

Home office, Fulton, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ... \$ 3,700.50

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Due for expenses, per capita tax, etc	\$ 23,782.34
Assessments: Mortuary	89,866.66

Total paid by members.....	\$ 113,649.00
From all other sources, viz: Supplies	1,274.65
Fines and certificate fees	323.19
Orders outstanding not yet presented for payment.....	1,139.22

Total income during the year.. ..	\$ 116,386.06
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Sum.	\$ 120,115.56
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$71,450; permanent disability claims, \$11,918	\$ 83,368.00	
Payments returned to applicants or members	87.85	
Total paid members	\$ 83,455.85	
Commissions, fees, and salaries paid or allowed to agents for organization of subordinate bodies	12,186.76	
Total amount of salaries, fees, per diem, mileage, expenses paid to officers	8,113.30	
Salaries and other compensation of office employees	1,019.91	
Rents, \$173; advertising and printing, \$554.45	727.45	
All other items, viz: Postage, express and telegraph, \$825.10; legal expenses, \$122.95; official publication, \$2,033.28; insurance departments, \$140; miscellaneous, \$406.54	3,527.87	
Supplies purchased	1,708.79	
(Total expenses, footings of items 4 to 10, \$25,575.29.)		
Total disbursements	\$ 110,739.93	
Balance	\$ 9,375.63	

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Cash deposited in bank	\$ 9,375.63	
Total	\$ 9,375.63	
Deduct ledger liabilities.		
Borrowed money	1,139.22	
Total net ledger assets, as per balance on page 1	\$ 8,236.41	

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)

\$ 22,092.30

Total non-ledger assets	\$ 22,092.30
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Gross assets	\$ 30,328.71
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NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$10; not yet due, \$3,000 (Schedule X)

Losses in process of adjustment or reported, \$8,000; resisted, \$4,000 (Schedule X)

All other liabilities

\$ 3,010.00

\$ 12,000.00

\$ 2,552.40

Total liabilities	\$ 17,562.40
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Balance, to protect contracts	\$ 12,766.31
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Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted)	\$ 7,306.00
Expense (less amount thereof included in liabilities and assets not admitted)	5,460.31

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	9,947	\$ 16,086,950.00	1,449	\$ 2,340,000.00
Policies or certificates written or increased during the calendar year.....	6,437	9,479,500.00	653	1,002,500.00
Total.....	16,384	\$ 25,566,450.00	2,102	\$ 3,342,500.00
Deduct decreased or ceased to be in force during year.....	2,162	3,238,275.00	285	447,250.00
Total policies or certificates in force December 31st (end of year).....	14,222	\$ 22,328,175.00	1,817	\$ 2,895,250.00
Losses and claims unpaid December 31st (beginning of year).....	5	\$ 8,300.00		
Losses and claims incurred during the calendar year.....	52	91,528.00	4	\$ 7,450.00
Total.....	57	\$ 99,828.00	4	\$ 7,450.00
Losses and claims scaled down, compromised or paid during the year.....	49	83,368.00	3	5,240.00
Losses and claims unpaid December 31st (end of year).....	8	\$ 16,460.00	1	\$ 2,210.00
Assessments collected during year.....	8	\$ 80,866.66	8	\$ 10,700.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars in cash paid by applicant.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Two dollars per annum, payable quarterly.

When and how much of this is transferred to supreme body?

Answer. All sent to supreme body quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars to \$500.

Give limiting ages for admission.

Answer. Eighteen to 51 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table; on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Used to pay disability benefits also.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennially by supreme lodge, to which each lodge has a delegate.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 194; Iowa, fifty-four; Wisconsin, seventy; Michigan, thirty-eight; Missouri, seven; California, four; Idaho, two.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$14,933.10; expense fund, \$7,111.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NATIONAL AID ASSOCIATION.

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, L. K. LEWIS.

Vice-President, W. E. MURPHY.

Secretary, S. D. COOLEY.

[Incorporated February 25, 1897, under laws of Kansas. Organized December 14, 1888.
Commenced business May 1, 1889.]

Home office, 701 Jackson street, Topeka, Kan.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year \$ 1,113.14

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Dues for expenses, per capita tax, etc.....	\$ 5,473.70
Assessments: Mortuary, \$71,079.70; expense, \$12,537.36.....	83,617.06
Total paid by members.....	\$ 89,090.76

From all other sources, viz: Advertising and supplies, \$375.33; bank discount, \$800; all other sources, \$79.88.....	1,255.21	
Total income during the year.....		\$ 90,345.97
Sum.....		\$ 91,459.11

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$68,641.62; permanent disability claims, \$1,000	\$ 69,641.62	
Temporary disability.....	404.00	
Payments returned to applicants or members.....	103.39	
Total paid to members.....	\$ 70,149.01	
Commissions, fees and salaries paid or allowed to agents for or- ganization of subordinate bodies.....	7,130.76	
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	2,199.11	
Salaries and other compensation of office employees ..	1,096.20	
Medical salaries or fees paid supreme or grand medical super- visors.....	1,083.05	
Rent, \$340; advertising and printing, \$1,114.02.....	1,454.02	
All other items, viz: Postage, express and telegraph, \$587.70; legal expenses, \$586.42; governing bodies, \$570.72; official publication, \$841.50; insurance departments, \$173.81; miscel- laneous, \$870.84, bills payable and accounts.....	3,630.99	
(Total expenses, footings of items 4 to 10. \$16,594.13.)		
Total disbursements.....		\$ 86,743.14
Balance.....		\$ 4,715.97

LEDGER ASSETS.

As shown by books at home office at close of business on Decem-
ber 31st.

Agents' or personal debit balances.....	\$ 323.58	
Furniture and supplies.....	499.40	
Cash in bank	3,892.99	
Total	\$ 4,715.97	
Deduct ledger liabilities:		
Personal or agents' credit balances, \$1,307.71; borrowed money, \$232.63.....	1,540.34	
Total net ledger assets, as per balance on page 1.....		\$ 3,175.63

NON-LEDGER ASSETS.

Assessments actually called but not yet due.....	\$ 13,000.00	
Expense assessment called but not due until January 1, 1901.....	5,446.50	
Total non-ledger assets.....		\$ 18,446.50
Gross assets.....		\$ 21,622.13
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, station- ery, etc.....	\$ 499.40	
Personal or agents' debit balances, unsecured.....	53.03	
Total		\$ 552.43
Total admitted assets.....		\$ 21,069.70

NON LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$3,000; not yet due, \$10,000 (Schedule X).....	\$ 13,000.00
Losses in process of adjustment or reported, \$5,000; resisted, \$2,000 (Schedule X).....	7,000.00
Total liabilities.....	\$ 20,000.00
Balance to protect contracts.....	\$ 1,069.70
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 1,023.55
Emergency (less amount thereof included in liabilities and assets not admitted).....	46.15
Total special funds.....	\$ 1,069.70

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	10,081	\$ 7,448,500.00	237	\$ 175,100.00
Policies or certificates written or increased during the calendar year)	3,059	2,715,000.00	65	71,500.00
Total	13,140	\$10,163,500.00	302	\$ 246,600.00
Deduct decreased or ceased to be in force during year	1,724	1,871,000.00	23	23,500.00
Total policies or certificates in force December 31st (end of year)	11,416	\$ 8,292,500.00	279	\$ 223,100.00
Losses and claims unpaid December 31st (beginning of year).....	17	\$ 19,750.00		
Losses and claims incurred during the calendar year	64	69,891.62		
Total	81	\$ 89,641.62		
Losses and claims scaled down, compromised or paid during the year	64	69,641.62		
Losses and claims unpaid December 31st (end of year)	17	\$ 20,000.00		
Assessments collected during year.....		\$ 83,617.06		\$ 1,793.94

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. \$5 on single and \$7.50 on joint membership may be collected to defray expense of organizing.

Give amount of annual dues to subordinate bodies and how paid . When and how much of this is transferred to supreme body?

Answer. Subordinate bodies fix their own lodge dues and none of it is paid to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$2,000; minimum, \$500.

Give limiting ages for admission.

Answer. From 18 to 50 years of age.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No. Insurance does not contain any dividend features.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays temporary or sick benefit and permanent disability of loss of eye or limb.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American tables of mortality are used and assessments levied at age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

How are they chosen?

Answer. By direct vote of members.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not limit number of assessments that may be made.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. New business is confined to the following states: Kansas, 126 lodges; Nebraska, 35; Iowa, 9; South Dakota, 13; Colorado, 2; Oklahoma, 5; northern Texas, 86. Have old lodges in states as follows: Kentucky, 12; California, 3; Minnesota, 7; Indiana, 1; Indian Territory, 1; Missouri, 1; North Carolina, 3; New York, 5; Oregon, 1; Washington, 1; Virginia, 2.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Nine.

Has the association more than one class?

Answer. No.

Number of members in each class.

Answer. Only one class.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$12,000; expense fund, \$2,115; temporary disability fund, \$105.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NATIONAL BENEVOLENT SOCIETY.

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEORGE R. COLLINS.

General Secretary, FRANK E. LOTT.

[Incorporated, November 14, 1894, under Article X. Approved March 8, 1879, chapter 42 voluntary association. Organized, October, 1894. Commenced business, November 16, 1894.]

Home office, 16 to 24 West Ninth street, Kansas City, Missouri.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year....	\$ 8,906.16
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INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 44,535.00
Total paid by members.....	\$ 44,535.00
Rent.....	110.50
From all other sources, viz: Lodge lapel buttons.....	44.36
Membership fee notes.....	2,718.65
Medical inspection fees.....	328.50
Total income during the year.....	\$ 47,737.01
Sum.....	\$ 56,643.17

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 700.00
Temporary disability.....	21,253.96
Payments returned to applicants or members.....	74.65
Total paid to members.....	22,028.61
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	11,071.38
Salaries of managers and agents not paid by commissions.....	5,253.82
Amount paid to each: President, \$1,800; general secretary, \$60; treasurer, \$60.....	1,920.00
Salaries and other compensation of office employees.....	2,167.64
Medical examiners' fees, paid subordinate medical examiners, \$646.60; medical salaries or fees paid supreme or grand medical supervisors, \$39.50.....	686.10

Rent, \$420; advertising and printing, \$553.11	973.11	
All other items, viz: Postage, express and telegraph, \$420.77; legal expenses, \$300.86; official publication, \$498.63; insur- ance departments, \$251.....	1,471.26	
Lodge account, \$401.62; war tax, \$57.55	459.17	
Sundry office expense, \$277.11; real estate account, \$86.43...	363.54	
		<hr/>
(Total expenses, footings of items 4 to 10, \$24,366.02.)		
Total disbursements.....	\$	46,394.03
		<hr/>
Balance	\$	10,248.54

LEDGER ASSETS.

As shown by the books at home office at close of business Decem-
ber 31st.

Book value of real estate (Schedule A), Incumbered.....	\$	1,000.00	
Agents' or personal debit balances, \$67.23; bills receivable, \$6,- 185.24		6,252.47	
Cash in office, \$302.54; deposited in bank, \$1,615 76.		1,918.30	
Office furniture, supplies, electrotypes		1,153.42	
		<hr/>	
Total	\$	10,324.19	
Deduct ledger liabilities:			
Personal or agents' credit balances		75.65	
		<hr/>	
Total net ledger assets, as per balance on page 1	\$	10,248.54	

NON-LEDGER ASSETS.

Gross assets	\$	10,248.54	
Deduct assets not admitted:			
Furniture, fixtures and safes, supplies, printed matter, station- ery, etc		1,153.42	
Personal or agents' debit balances, unsecured		67.23	
Bills receivable.....		6,252.47	
		<hr/>	
Total	\$	7,475.12	
Total admitted assets.....	\$	2,775.42	
Balance to protect contract.....	\$	2,775.42	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	3,910	\$ 29,175.00	319	\$ 1,725.00
Policies or certificates written or increased during the calendar year.....	5,117	17,625.00	24	375.00
Total.....	9,027	\$ 46,800.00	343	\$ 2,100.00
Deduct decreased or ceased to be in force during year.....	4,412	5,750.00	121	525.00
Total policies or certificates in force December 31st (end of year).....	4,615	\$ 41,050.00	222	\$ 1,575.00
Losses and claims incurred during the calendar year.....	1,690	21,953.96	33	531.25
Total.....	1,690	\$ 21,953.96	33	\$ 531.25
Losses and claims scaled down, compromised or paid during the year.....	1,690	21,953.96	33	531.25
Assessments collected during year.....	44,535	44,535.00	1,430	1,430.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Five dollars paid per note, deducted from first benefit, unless paid before.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Twelve dollars, of which 75 per cent. is forwarded to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500.00.

Give limiting ages for admission?

Answer. Minimum, 18 years; maximum, males, 55 years; females, 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend features?

Answer. Payment is not in full until member has belonged ten years. No dividend features.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays temporary disability benefits, but not permanent.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No assessments.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Tables not required under this system.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No assessments.

If so, what amount, and for what purpose?

Answer. No mortuary assessments made or required.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Reserve fund, taken from general fund, deposited in First National bank, Kansas City, Missouri.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. No death assessments are made, death losses are paid from general fund.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules?

Answer. No, except for burial purposes.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commissions or compensations to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No, except twenty-five cents inspection fee to look after sick and disabled members.

In what states is society doing business, and how many lodges in each?

Answer. Missouri, 15; Kansas, 9; Texas, 21; Arkansas, 8; Iowa, 1; Illinois, 1; Michigan, 2; Nebraska, 4; Kentucky, 7.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Actuary tables not required under this system.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of idemnity in each?

Answer. Three. Preferred, \$10.00; medium, \$7.50; Hazardous, \$5.00.

Number of members in each class?

Answer. Preferred, 1,710; medium, 2,162; hazardous, 743.

Number and kind of claims for which assessments have been made?

Answer. None made for this purpose.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. General fund, \$3,711.00 average.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NATIONAL UNION,

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WM. L. WILD, Akron, Ohio.

Vice-President, M. G. JEFFERS.

Secretary, J. W. MYERS.

[Incorporated May 14, 1881.

Organized May, 1881.

Commenced business June, 1881.]

Voluntary association.

Home office, National Union Building, 328 Huron Street, Toledo, Ohio.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....

\$ 223,614.14

IOWA INSURANCE REPORT.

417

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees	\$ 9,974.07	
Dues for expenses, per capita tax, etc., \$51,507.66; special, \$56,556.10.....	108,063.76	
Assessments: Mortuary.....	1,506,340.30	
Total paid by members	\$ 1,624,378.13	
Interest	2,406.20	
From all other sources, advertising	258.51	
Total income during the year.....		\$ 1,627,042.84
Sum		\$ 1,849,656.98

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims.....	\$ 1,502,150.00	
Total paid to members.....	\$ 1,502,150.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	59,193.52	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	13,950.00	

Amount paid to each:

W. L. Wild, president	\$ 2,000.00	
J. W. Myers, secretary.....	4,500.00	
Treasurer	3,000.00	
General solicitor	2,500.00	
Finance committee	1,300.00	
Committee on laws.....	650.00	
Salaries and other compensation of office employees.....	10,193.85	
Rent, \$1,932; taxes, \$16.30; advertising and printing, \$7,196.85..	9,145.15	
All other items, viz.: Postage, express and telegraph, \$2,313.42; legal expenses, \$2,487.92; governing bodies, \$7,911.00; official publication, \$6,852.84; insurance departments, \$584; miscellaneous, \$9,467.21.....	29,617.29	

(Total expenses, footings of items 4 to 10, \$122,099.81.)

Total disbursements.....	\$ 1,624,249.81	
Balance	\$ 225,407.17	

LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Cash deposited in bank.....	\$ 225,407.17	
Total net ledger assets as per balance on page 1.....	\$ 225,407.17	

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....

	\$ 152,000.00	
Total non-ledger assets	\$ 152,000.00	
Gross assets.....	\$ 377,407.17	

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$229,000; resisted, \$19,000.	\$ 248,000.00
Total liabilities.. . . .	\$ 248,000.00
Balance, to protect contracts.	\$ 129,427.17
Comprised under the following funds:	
Mortuary fund	\$ 110,716.05
Expense fund.	18,691.12

EXHIBIT OF CERTIFICATES OR POLICES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	53,039	\$ 138,977,000.00	372	\$ 843,000.00
Policies or certificates written or increased during the calendar year.	9,847	15,306,000.00	21	3,000.00
Total.	62,886	\$ 154,283,000.00	393	\$ 880,000.00
Deduct decreased or ceased to be in force dur- ing year.	4,734	9,391,000.00	32	65,000.00
Total policies or certificates in force De- cember 31st (end of year.)	58,152	\$ 144,892,000.00	361	\$ 815,000.00
Losses and claims unpaid December 31st (be- ginning of year)	56	156,000.00		
Losses and claims incurred during the calendar year.	550	1,598,000.00	7	14,000.00
Total.	606	\$ 1,754,000.00	7	\$ 14,000.00
Losses and claims scaled down, compromised or paid during the year.	515	1,506,000.00	6	13,000.00
Losses and claims unpaid December 31st (end of year)	91	\$ 248,000.00	1	\$ 1,000.00
Assessments collected during the year.	10	1,506,340.30	10	9,107.70

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Minimum \$2. Paid to local council.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Minimum \$2.

When and how much of this is transferred to supreme body?

Answer. 90 cents annually to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$5,000 to \$1,000.

Give limiting ages for admission.

Answer. Between 20 and 50 years only, admitted.

Do the certificate or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same.

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Table of rates enclosed. Increase each year in accordance with same.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. At annual meeting of supreme body.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No, except affianced wife.

Are assignments of certificates to other than such person allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. \$1,901,690.45.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Death only.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificate?

Answer. Average benefit fund, \$150,634.30.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NORTH STAR BENEFIT ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. L. MURPHY.

First Vice-President, GEO. W. JOHNSON.

Secretary, G. L. PETERSON.

Incorporated, July 18, 1899, under fraternal insurance. Approved, April 24, 1899. Voluntary Association.

[Organized August 1, 1899.

Commenced business August 1, 1899]

Home office, McKinnie Block, Moline, Illinois.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 25.80

INCOME DURING YEAR

As shown by the books of the organization December 31st:

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc.....	\$	1,973.17	
Assessments: Mortuary, \$4,412.50; reserve, \$297.95.....		4,710.45	
Total paid by members	\$		6,683.62
Rent.....	\$	44.00	
From all other sources, viz: advanced by officers.		1,397.95	
Total income during the year.....	\$		8,125.57
Sum.....	\$		8,125.57

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims	\$	4,373.05	
Payments returned to applicants or members		5.45	
Total paid to members.....	\$		4,378.50
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	\$	569.93	
Total amount of salaries, fees per diem, mileage, expenses paid to officers		750.00	
Salaries and other compensation of office employees.....		257.75	
Rent, \$256.00; advertising and printing, \$568.63		824.63	
Governing bodies, \$27.00; mileage, \$68.51; official publication, \$308.86; insurance departments, \$65.00; furniture, \$80.25; interest, \$13.20; interest revenue, \$2.55.....		628.95	
Bills payable, \$396.00.....		396.00	
Total expenses, footings of items 4 to 10, \$3,427.26			
Total disbursements.....	\$		7,805.76
Balance.....	\$		345.61

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st:

Cash in office, \$297.95; deposited in bank, \$47.66	\$	345.61	
Total net ledger assets, as per balance on page 1.....	\$		345.61

NON-LEDGER ASSEST.

Assessments, \$1,237.90; per capita, etc., \$975.24.....	\$	2,213.14	
Total non-ledger assets.....	\$		2,213.14
Gross assets	\$		2,558.75
Deduct assets not admitted:			
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$	600.00	
Total.....	\$		600.00
Total admitted assets.....	\$		2,158.75

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due, \$800.00 (Schedule X); reserve fund, \$200.00.....	\$	1,000.00
All other liabilities, viz: Borrowed money		1,747.95
Total liabilities	\$	2,747.95
Balance, to protect contracts.....	\$	410.80
Comprised under the following funds:		
Mortuary fund ...	\$	34.00
Reserve fund		297.95
Expense fund.....		13.66
Total special funds.....	\$	345.61

EXHIBIT OF CERTIFICATES AND POLICIES.

	Total Business of the Year.		Business in Iowa Dur- ing the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	934	\$ 1,073,000.00	20	\$ 20,000.00
Policies or certificates written or increased dur- ing the calendar year.....	939	1,112,000.00	152	176,000.00
Total	1,873	\$ 2,185,000.00	172	\$ 196,000.00
Deduct decreased or ceased to be in force dur- ing year.....	93	107,000.00	7	8,000.00
Total policies or certificates in force De- cember 31st (end of year)	1,780	\$ 2,078,000.00	165	\$ 188,000.00
Losses and claims incurred during the calendar year.....	6	\$ 6,050.00		
Total.....	6	\$ 6,050.00		
Losses and claims scaled down, compromised or paid during the year.....	5	\$ 4,373.05		
Losses and claims unpaid December 31st (end of year).....	1	\$ 800.00		
Assessments collected during year.....	5	\$ 4,710.45	5	\$ 252.45

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars, \$4.00, \$5.00, according to certificate; paid to solicitor.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. The subordinate bodies set their own annual dues, ordinarily \$1.00.

When and how much of this is transferred to supreme body?

Answer. One dollar a year per capita to supreme body.

Give limiting ages for admission.

Answer. Seventeen to 51.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. Physically disabled at age of 72 pay 10 per cent of certificate every year until paid.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays from 25 per cent of certificate in case of the loss of a hand, foot or eye, or 50 per cent of certificate in case of the loss of two (2) limbs.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are levied on age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Disability, from 25 to 50 per cent of certificate.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, see provision in constitution, page 10, article 8; reserve fund.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. No, have only paid what one assessment would bring; see Schedules IX and XI.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, twenty-two; Minnesota, three; Iowa, eight.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$1,237.90; expense fund, \$890.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NATIONAL COUNCIL OF THE KNIGHTS AND LADIES OF SECURITY.

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. B. KIRKPATRICK.

First Vice-President, JOHN A. DEMPSTER.

Secretary, J. M. WALLACE.

[Incorporated February 22, 1892, under General Statute 1868, as amended Chapter 89, Section 1, 1879. Commenced business, February 22, 1892.]

Home office, 701 Kansas Avenue, Topeka, Kansas.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....

\$ 188,849 14

IOWA INSURANCE REPORT.

428

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 601.50
Dues for expenses, per capita tax, etc.....	56,836.38
Assessments.....	355,824.89
Extension fund.....	3,114.42
Total paid by members.....	\$ 416,377.19
Interest, \$8,093.88; rent, 4,265.92.....	12,359.80
From all other sources, viz.: Supplies.....	1,376.91

Total income during the year.....	\$ 430,113.90
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Sum.....	\$ 618,963.04
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$294,500.00; permanent disability claims, \$3,006.25.	\$ 297,506.25
Payments returned to applicants or members and costs of contested claims.....	2,724.58

Total paid to members.....	\$ 300,230.83
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Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	37,260.44
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Amount paid to each: President, \$6,002.00; secretary, \$6,217.00; treasurer, \$800.00.....	13,019.00
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Salaries and other compensation of office employees.....	5,042.00
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Medical salaries or fees paid supreme or grand medical supervisors.....	2,699.50
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Rent, \$1,035.16; advertising and printing, \$6,389.02.....	7,424.18
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All other items, viz.: Postage, express and telegraph, \$1,656.74; legal expenses, \$1,314.60; governing bodies, \$1,515.53; official publication, \$3,392.90; insurance departments, \$203.70; miscellaneous, furniture, \$1,047.36; bonds, \$122.50; interest, \$544.55; mailing list, \$235.20; insurance, \$15.00; national convention, \$4,334.91; sundry expenses, \$1,480.44.....	15,863.44
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(Total expenses, footings of items 4 to 10, \$81,308.56.)

Total disbursements.....	\$ 381,539.39
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Balance.....	\$ 237,423.65
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LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 57,336.41
Mortgage loans on real estate (Schedule B), first liens.....	128,655.43
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....	23,579.50
Cash deposited in bank.....	46,852.31

Total.....	\$ 256,423.65
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Deduct ledger liabilities:

Borrowed money.....	\$ 19,000.00
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Total net ledger assets, as per balance on page 1.....	\$ 237,423.65
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IOWA INSURANCE REPORT.

NON-LEDGER ASSETS.

Interest due, \$809.49; accrued, \$2,168.46.....	\$	2,977.95
Rents accrued.....		110.00
Market value of real estate over book value (Schedule A).....		22,000.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body \$26,000.00 (but not to exceed the uncalled amount included in item 2 of liabilities), general fund, \$8,000.00; reserve fund, \$6,000.00.....		40,000.00
Total non-ledger assets.....	\$	65,087.95
Gross assets.....	\$	302,511.60
Deduct assets not admitted:		
Excess of item 14 of assets over item 2 of liabilities.....	\$	10,400.00
Total.....	\$	10,400.00
Total admitted assets.....	\$	292,111.60

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$24,500; resisted, \$5,100 (Schedule X).....	\$	29,600.00
Total liabilities.....	\$	29,600.00
Balance to protect contracts.....	\$	262,511.60

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	26,624	\$ 38,223,000.00	680	\$ 907,500.00
Policies or certificates written or increased during the calendar year.....	12,003	12,877,500.00	815	742,000.00
Total.....	38,627	\$ 51,100,500.00	1,495	\$ 1,649,500.00
Deduct decreased or ceased to be in force during year.....	4,569	5,697,500.00	133	150,000.00
Total policies or certificates in force December 31st (end of year).....	34,058	\$ 45,403,000.00	1,362	\$ 1,499,500.00
Losses and claims unpaid December 31st (end of year).....	10	20,000.00		
Losses and claims incurred during the calendar year.....	223	305,606.25	8	11,000.00
Total.....	233	\$ 325,606.25	8	11,000.00
Losses and claims scaled down, compromised or paid during the year.....	213	297,506.25	8	11,000.00
Losses and claims unpaid December 31st (end of year).....	20	28,100.00		
Assessments collected during year.....	12	302,900.17	12	7,701.90

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Fifty cents to \$1.50 for all ages at date of entry.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. From \$3.00 to \$5.00. Policy: \$500.00, \$1.90; \$1,000.00, \$2.00; \$2,000.00, \$2.20; \$3,000.00, \$2.40; also not to exceed six of the first year's payments, less the reserve payments, by each beneficiary member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages.

Answer. \$3,000.00, \$500.00. 18 to 54 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By the assessments which are regularly collected together with the reserve fund, which is accumulated.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Only loss of limb and total blindness.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are graded at age of entry and with the reserve fund are higher than the American experience tables.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Paying assessments where twelve are not sufficient to pay all claims during the year. \$1.00 per \$1,000.00 annually until \$50.00 is paid. Dying before \$50.00 is paid the balance is deducted from benefits. Real estate mortgages, bonds and real estate.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Every four years.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. The society will not assess more than once a month until the reserve fund is exhausted, except for losses caused by war or epidemics.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Kansas, 266; Missouri, 95; Nebraska, 45; Oregon, 10; Iowa, 27; Ohio, 56; Pennsylvania, 2; Michigan, 17; Indiana, 9; Illinois, 55; California, 5; Oklahoma, 10; Montana, 2; Washington, 3; Kentucky, 14; Colorado, 7; Minnesota, 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Two hundred and twenty-one.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$25,075.00, expense fund \$5,000.00; reserve fund, \$4,500.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PROTESTANT PROTECTIVE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. S. HARTER.

Vice-President, EMORY MILLER.

Secretary, L. I. KELLOGG.

Manager, G. A. GILBERT.

[Incorporated, March 20, 1900, under Fraternal laws. Approved April 24, 1900, Chapter 9. Organized May 1, 1900. Commenced business, May 1, 1900.]

Home office, Fifth and Mulberry street, Des Moines, Iowa.

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$	990.00
Dues for expenses, per capita tax, etc.....		506.50
Assessments: Mortuary, \$935; reserve, \$296.32.....		1,231.32
Total paid by members.....	\$	2,727.82
Interest.....		.30
Advanced by officers		1,021.96

Total income during the year..... \$ 3,750.08

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims	\$	250.00
Temporary disability.....		56.10
Total paid to members.....	\$	306.10
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....		1,167.50
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....		510.58
Amount paid to each: Secretary, \$158.11; organizer, \$154.36; general manager, \$198.11.		
Salaries and other compensation of office employes		71 15
Medical examiners' fees, paid subordinate medical examiners, \$6; medical salaries or fees paid supreme or grand medical supervisors, \$67.....		73.00

Total disbursements..... \$ 2,845.63

Balance..... \$ 904.45

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Agents' or personal debit balances, \$72.45; bills receivable, \$296.32.....	\$	368.77
Cash in office, \$219.61; deposited in bank, \$388.57.....		608.18
Total.....	\$	976.95

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$	50.00
Gross assets.....	\$	1,026.95
Deduct assets not admitted:		
Personal or agents' debit balances, unsecured, \$72.45; bills receivable, unsecured, \$296.32.....	\$	368.77
Total.....	\$	368.77
Total admitted assets.....	\$	658.18

NON-LEDGER LIABILITIES.

All other liabilities, viz: Money advanced by officers..... \$ 1,021.96

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates written or increased during the calendar year.....	526	\$ 557,900.00	526	\$ 557,900.00
Deduct decreased or ceased to be in force during year	132	140,000.00	132	140,000.00
Total policies or certificates in force December 31st (end of year).....	394	\$ 417,900.00	394	\$ 417,900.00
Losses and claims incurred during the calendar year	250	.....	.....	.....
Assessments collected during year.....	3	\$ 935.00	3	\$ 935.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Four dollars in cash or notes.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. As directed by subordinate bodies.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$2,000; minimum, \$200.

Give limiting ages for admission.

Answer. Class A insurance. 56; sick and accident, \$100; funeral benefit, \$65.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Total permanent disability, one-half the certificate on cancellation.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Mortality.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American. Age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

What amount, and for what purpose?

Answer. Collections and disbursements and 15 cents per thousand each month for expenses.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. Has reserve created from all amounts collected at twelve assessments per year, and policy loan at rate during life, deducted if dead.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

How are they chosen?

Answer. Quadrennially.

Is a medical examination required before issuing a certificate to applicants.

Answer. Yes

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein.

Answer. Yes, the amount of one assessment not to exceed the principal sum.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each.

Answer. Iowa, 53.

What was the expected mortality for the year, according to the actuaries' table of mortality?

Answer. About 7 per thousand.

Has the association more than one class?

Answer. Yes.

How many, and amount of indemnity in each?

Answer. Class A, \$1,000 and \$2,000; class B, \$200 and \$100.

Number of members in each class.

Answer. A, 354; B, 40.

Number and kind of claims for which assessments have been made.

Answer. Three, class A; 1 each qr. class B.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$250 monthly; expense fund, \$70 monthly.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ROYAL CIRCLE.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, JOSEPH TURLER.

Secretary, JAMES WALSH.

[Incorporated November 7, 1896, under Fraternal Beneficiary Societies; approved June 22, 1893,
 chapter 73. Voluntary association.] Commenced business November 7, 1896.

Home office, 420-422 East Monroe Street, Springfield, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. \$ 5,769.25

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduc-
 tions, as follows:

Gross amount of certificate fees	\$ 4,678.50
Dues for expenses, per capita tax, etc.....	16,209.04
Assessments: Mortuary, \$100,544.34; expense, \$11,629.47 ..	112,173.81

Total paid by members.....	\$ 133,061.35
From all other sources, viz.: Supplies, bond premiums, etc....	1,451.41

Total income during the year.....	\$ 134,512.76
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Sum	\$ 140,282.01
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$94,100; permanent disability claims, \$1,333.32...	\$ 99,433.32
Temporary disability	1,250.00
Payments returned to applicants or members.....	273.68

Total paid to members	\$ 96,957.00
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Commissions, fees and salaries paid or allowed to agents for or- ganization of subordinate bodies.....	19,460.93
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Total amount of salaries, fees per diem, expenses paid to officers	6,975.00
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Salaries and other compensation of office employes.....	3,575.00
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Rent, \$481.56; advertising and printing, supplies, \$2,632.97.....	3,114.53
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All other items, viz.: Postage, express and telegraph, \$883.03; legal expenses, \$415.40; governing bodies, \$113.45; official publication, \$1,709.29; insurance departments, \$477.30; mis- cellaneous, \$1,189.08; furniture and fixtures, \$289.03.....	5,076.58
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(Total expenses, footings of items 4 to 10, \$38,202.04.)

Total disbursements.....	\$ 135,159.04
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Balance,	\$ 5,122.97
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LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Cash deposited in bank.....	\$ 11,122.97
Total.....	\$ 11,122.97
Deduct ledger liabilities, borrowed money.....	6,000.00
Total net ledger assets as per balance on page 1.....	\$ 5,122.97

NON-LEDGER ASSETS.

Furniture, fixtures, printed matter, supplies, etc.....	\$ 1,000.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	9,611.95
Total non-ledger assets.	\$ 10,611.95
Gross assets.....	\$ 15,734.92
Deduct assets not admitted, furniture, fixtures and safes, supplies, printed matter, stationery, etc	1,000.00
Total admitted assets.....	\$ 14,734.92

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$10,283.33, resisted, \$3,000	\$ 13,283.33
Total liabilities	\$ 13,283.33
Balance, to protect contracts.....	\$ 1,451.59

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	9,167	\$13,800,250.00	306	\$ 482,500.00
Policies or certificates written or increased during the calendar year.....	4,977	6,594,500.00	283	347,500.00
Total.....	14,144	\$20,394,750.00	589	\$ 830,000.00
Deduct decreased or ceased to be in force during year.....	1,911	2,619,583.32	88	185,000.00
Total policies or certificates in force December 31st (end of year).....	12,233	\$17,775,166.68	501	\$ 645,000.00
Losses and claims unpaid December 31st (beginning of year).....	4	6,800.00	1	2,000.00
Losses and claims incurred during the calendar year.....	64	100,000.00	2	3,000.00
Total.....	68	\$ 106,800.00	3	\$ 5,000.00
Losses and claims scaled down, compromised or paid during the year.....	60	94,100.00	3	5,000.00
Losses and claims unpaid December 31st (end of year).....	8	12,700.00	.....	.....
Assessments collected during year.....	.....	.....	12	3,607.05

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Supreme circle receives certificate fee.

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme body?

Answer. \$1 50 per capita tax; 75 cents in January and 75 cents in July.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500 and \$3,000.

Give limiting ages for admission.

Answer. 18 to 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes. By extra assessments, if necessary. No dividend features.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Actuaries' tables.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, for what amount and for what purpose?

Answer. One-fourth for loss of hand or foot by accident; one-half for total disability from accident; one-tenth annually, commencing at age of 70, provided that member is totally disabled by reason of old age, and has been a member for 20 years; \$50 for broken arm or leg.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. One assessment held by the local circles, guaranty fund composed of balance in benefit fund at end of each month to equalize assessments between different years. Deposited in Ridgely National bank.

Are the officers, directors, or trustees elected at an annual meeting of members?

Answer. Triennial.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives, or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 215; Michigan, 49; Missouri, 36; Arkansas, 25; Kansas, 6; Colorado, 1; Kentucky, 5; Indiana, 6; Iowa, 10; California, 1; Nebraska, 2; Oklahoma, 1; Georgia, 4; Pennsylvania, 1.

What was the expected mortality for the year, according to the actuaries' table of mortality?

Answer. 9.69 per 1,000.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$9,443.40; expense fund, \$787.30.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ROYAL FRATERNAL UNION.

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN N. DALBY.

First Vice-President, JESSE T. BAKER.

Secretary, WM. R. EIDSON.

Second Vice-President, EDWIN S. PULLER.

[Incorporated, February 25, 1897, under Missouri state law, Chapter 42. Voluntary association. Organized, February 25, 1897. Commenced business, March 20, 1897.]

Home office, 1509-1510 Chemical Building, St. Louis, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year 1899 \$ 2,526.40

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees, \$933.51; certificate fees, \$312.82	\$ 1,246.33
Assessments for expenses	16,367.92
Assessments: Mortuary	13,696.75
Total paid by members	\$ 31,311.00
Interest	195.54
From all other sources, viz: Lodge supplies, \$65.55; fines, \$23.10; suspense payments, \$3.25	91.90

Total income during the year

\$ 31,598.44

Sum

\$ 34,124.54

DISBURSEMENT DURING YEAR.

As shown by the books at close of business December 31st.

Death claims	\$ 4,833.29
Temporary disability	5,823.61
Payments returned to applicants or members	34.40

Total paid to members

\$ 10,691.30

Commissions, fees, and salaries paid or allowed to agents for organization of subordinate bodies

7,756.57

Salaries of managers and agents not paid by commissions, local treasurers

1,398.81

Total amount of salaries, fees per diem, mileage, expenses paid to officers

2,183.45

Amount paid to each: Supreme secretary and treasurer (thirteen months), \$1,950; supreme president and trustees, \$233.48.

Salaries and other compensation of office employees.....	2,434 61
Medical salaries or fees paid supreme or grand medical super- visors.....	10.25
Rent, \$659.20; taxes, \$2.93; advertising and printing, \$1,102.82.	1,764.95
All other items, viz: Postage, express and telegraph, \$661.26; legal expenses, \$522.35; official publication, \$375; insurance departments, \$86.90; miscellaneous, \$992.32; traveling expense visiting councils, \$218.90; lodge supplies, \$176.70; furniture and fixtures, \$154.42.....	2,487.85

(Total expenses, footings of items 4 to 10, \$18,036.52.)

Total disbursements.....	\$ 28,727.82
Balance	\$ 5,397.02

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 3,000.00
Cash deposited in bank.....	2,397.02
Total.....	\$ 5,397.02
Total net ledger assets, as per balance on page 1.....	\$ 5,397.02

NON-LEDGER ASSETS.

Market value of real estate over book value (Schedule A), furni- ture, fixtures and stationery supplies	\$ 1,400.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	1,900.00
Total non-ledger assets.....	\$ 3,300.00
Gross assets	\$ 8,697.02
Deduct assets not admitted:	
Furniture, fixtures and safes, supplies, printed matter, station- ery, etc	\$ 1,400.00
Total	\$ 1,400.00
Total admitted assets.	\$ 7,297.02

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due (Schedule X).....	\$ 4,831.20
Total liabilities	\$ 4,831.20
Balance to protect contracts.....	\$ 2,465.82
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).	\$ 4,833.53
Expense (less amount thereof included in liabilities and assets not admitted).....	563.49
Total special funds	\$ 5,397.02

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	1,618	\$ 1,209,700.00	56	\$ 41,500.00
Policies or certificates written or increased during the calendar year	2,871	1,769,800.00	123	93,500.00
Total	4,489	\$ 2,979,500.00	179	\$ 135,000.00
Deduct decreased or ceased to be in force during year	2,032	1,095,400.00	40	30,700.00
Total policies or certificates in force December 31st (end of year)	2,457	\$ 1,884,100.00	133	\$ 104,300.00
Losses and claims incurred during the calendar year	382	10,656.90	3	97.16
Total, 14 death, 368 S and A	382	\$ 10,656.90	3	\$ 97.16
Losses and claims scaled down, compromised or paid during the year	382	10,656.90	3	97.16
Assessments collected during year	12	\$ 30,064.67	12	\$ 1,005.39

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Average, \$3.50 paid by applicant to the deputy or local council prior to initiation.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Each subordinate council fixes the amount of its annual dues, none of which is transferred to supreme council.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$2,000.00; minimum, \$25.00.

Give limited ages for admission?

Answer. Ages 18 and 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend features?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Mortality tables.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. American tables. Assessments are on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Death, sick and accident claims, and legal expense in defending mortuary fund.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Emergency fund to pay benefits, created from the balance left over each month after all benefits have been paid. Deposited in Union Trust company.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By representatives, biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Does not agree to limited number of assessments.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes, Div. 1 a.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Have no unpaid death claims due. It has the ability to continue to pay its certificates as losses accrue.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Missouri, 35; Texas, 24; Florida, 20; Kansas, 18; Georgia, 12; Mississippi, 16; Arkansas, 10; Louisiana, 2; Kentucky, 2; Iowa, 2; Indian Territory, 1; Washington, 5; California, 2; Alabama, 1; Tennessee, 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. 9.08 per 1,000.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Two, \$2,000.00 and \$25.00.

Number of members in each class?

Answer. One A, 900; S and A, 1,557.

Number and kind of claims for which assessments have been made?

Answer. Fourteen death; 368 S and A.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$1,429.14; expense fund, \$1,428.13.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ROYAL HIGHLANDERS.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WM. E. SHARP.

Secretary, F. J. SHARP.

[Incorporated August 10, 1896, under Nebraska laws of 1887. Approved March 29, 1887, chapter 18. Organized June 9, 1896. Commenced business August 11, 1896.]

Home office, Southwest corner Public square, Aurora, Neb.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 90,530.98

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Gross amount of membership fees, and for fees for changes of beneficiaries on certificates.....	\$ 1,102.62
Dues for expenses, per capita tax, etc.....	21,547.59
Assessments: Mortuary and reserve.....	92,298.01

Medical examiners' fees (paid direct by applicant to local physicians)

Total paid by members.....	\$ 114,948.22
Interest, \$4,881.61; rent, \$120	5,001.61
From all other sources, viz: From sales of paraphernalia and supplies	3,184.48
Commissions on loans paid by borrowers on real estate loans.....	1,265.75

Total income during the year..... \$ 124,400.06

Sum..... \$ 214,931.04

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$24,916.76; permanent disability claims, \$300

\$ 25,216.76

Total paid to members..... \$ 25,216.76

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....

7,492.98

Total amount of salaries, fees per diem, mileage, expenses paid to officers.....

4,950.00

Salaries and other compensation of office employees.....

2,512.50

Medical salaries or fees paid supreme or grand medical supervisors

1,231.09

Rent, \$600; advertising and printing, \$1,000.....

1,600.00

All other items, viz: Postage, express and telegraph, \$1,084.31; governing bodies, \$487.28; official publication, \$1,200, insurance departments, \$114.22; miscellaneous, \$1,229.81.....

4,115.62

Paraphernalia and lodge supplies purchased for re-sale and on hand

3,500.00

Total disbursements..... \$ 50,618.95

Balance..... \$ 164,312.09

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate (Schedule B), first liens..... \$ 154,375.00

Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D)

440.00

Cash deposited in bank.....

9,497.09

Total net ledger assets, as per balance on page 1..... \$ 164,312.09

NON-LEDGER ASSETS.

Interest accrued..... \$ 2,615.20

Office furniture, blanks, paraphernalia on hand and not included above.....

1,000.00

Total non-ledger assets..... \$ 3,615.20

Gross assets..... \$ 167,927.29

Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 1,000.00
Total.....	\$ 1,000.00
Total admitted assets.....	\$ 166,927.29

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....	\$ 1,666.67
Total liabilities.....	\$ 1,666.67
Balance, to protect contracts.....	\$ 165,260.62

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 2,811.73
Reserve (less amount thereof included in liabilities and assets not admitted).....	158,256.38
Interest accumulated on real estate loans to date (secured)....	2,615.20
Expense (less amount thereof included in liabilities and assets not admitted).....	3,243.98
Total special funds.....	\$ 166,927.29

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) benefit.....	6,706	\$ 120,705.00	422	\$ 6,520.00
Policies or certificates written or increased during the calendar year.....	5,192	68,160.00	247	3,895.00
Total.....	10,898	\$ 188,865.00	669	\$ 10,415.00
Deduct decreased or ceased to be in force during year.....	2,162	37,700.00	185	24,950.00
Total policies or certificates in force December 31st (end of year).....	8,736	\$ 151,165.00	484	\$ 7,920.00
Losses and claims unpaid December 31st (beginning of year).....	1	1,000.00	.....	.....
Losses and claims incurred during the calendar year.....	32	26,583.03	4	3,166.67
Total.....	33	\$ 27,583.03	4	\$ 3,166.67
Losses and claims paid during the year.....	31	24,916.36	4	3,166.67
Losses and claims unpaid December 31st (end of year).....	2	1,666.67	.....	.....
Assessments collected during year.....	12	104,884.10	12	5,856.65

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars and local medical examiner's fees (usually \$1.00) paid by applicant.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer From \$2.00 to \$4.00 according to membership of tributary castle and cost of lodge room rent. \$1.00 per annum to supreme body

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500.00—\$3,000.00.

Give limiting ages for admission.

Answer. Eighteen to 53 years for insurance and 18 to 65 years for social or fraternal membership.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed?

Answer. No guarantee.

Does your insurance contain any dividend feature?

Answer. No dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes. One-tenth annually after 70 years of age, as old age disability benefits; one-tenth annually for total permanent disability—by monthly payments.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. No mortality tables are used—monthly payments are based on age at entry—one payment is collected each month whether deaths occur or not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount and for what purpose?

Monthly payments are called each month whether deaths occur or not. Excess over deaths is carried to reserve funds, except in case of necessity a provision is made whereby not to exceed 12 per cent may be used for general fund purposes.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To guarantee members against excessive cost as the order grows older, and to pay old age and disability benefits (after 70 years for old age). Invested in securities and deposited with state department of Nebraska.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By delegates to convention.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Does not guarantee the number of payments, but is accumulating a reserve fund from which payments required in excess of 12 in any one year may be drawn.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein.

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Nebraska, 178; Iowa, 23; Montana, 10; Colorado, 7; Idaho, 2; Washington, 2; Wyoming, 2; Oregon (just began); Kansas (just began).

Has the association more than one class?

Answer. Benefit and fraternal.

If so, how many, and amount of indemnity in each?

Answer. 8,736 benefit; 225 fraternal; \$15,116,500.00 indemnity.

Number of members in each class?

Answer. 8,736 benefit; 225 fraternal.

Number and kind of claims for which assessments have been made?

Answer. Twelve; death, disability and reserve.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$9,600.00 to \$10,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ROYAL NEIGHBORS OF AMERICA.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Beneficiary, } J. W. WHITE.
Committee, } C. W. HAWES.

MYRTLE E. DADE, *Beneficiary Recorder.*

[Incorporated, March 21, 1895, under Fraternal Beneficiary Society Act. Approved June, 1893.
Commenced business, March 21, 1895.]

Home office, Beneficiary Department, Rock Island, Illinois.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year....	\$	20,247.04
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INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Assessments: Mortuary.....	\$	208,981.20
Total paid by members.....	\$	208,981.20
Interest.....		587.30
From all other sources, viz.: Recorder's fee of \$1 accompanying new applications.....		12,514.00
Certificate fee of 50 cents for changes in certificates.....		501.00
Total income during the year.....	\$	222,583.50
Sum	\$	242,830.54

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$	203,800.00
Total paid to members.....	\$	203,800.00
Total amount of salaries.....		2,250.00

Amount paid to each: Beneficiary Recorder, \$1,200; beneficiary committee, \$1,050.

Salaries and other compensation of office employes.....	4,931.80
Rent, \$405.00; advertising and printing, \$1,658.87	2,063.87
All other items, viz.: Postage, \$1,864; legal expenses, \$792.81.	2,656.81
Official publication.....	3,390.36
Insurance departments, \$594.25; miscellaneous, \$3,345.91; furniture, \$387.58.....	4,327.74
Expenses supreme physician, \$336.95; refund recorder's fee, \$3	339.95
(Total expenses, footings of Items 4 to 10, \$19,960.53.)	

Total disbursements.....	\$ 223,760.53
Balance.....	\$ 19,070.01

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st

Cash in care of supreme receiver.....	\$ 19,070.01
Total net ledger assets, as per balance on page 1.....	\$ 19,070.01

NON-LEDGER ASSETS.

Furniture.....	\$ 905.28
Assessments actually collected by subordinate bodies not yet turned over to supreme body, assessment No. 8 not called but in hands of camp receiver December 31, 1900, estimated.	31,000.00
Total non-ledger assets.....	\$ 31,905.28
Gross assets.....	\$ 50,975.29
Deduct assets not admitted:	
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 905.28
Total.....	\$ 905.28
Total admitted assets.....	\$ 50,070.01

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$36,000.00; resisted, \$6,000.....	\$ 42,000.00
Total liabilities.....	\$ 42,000.00
Balance to protect contracts	\$ 9,070.01
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 13,044.84
Expense (less amount thereof included in liabilities and assets not admitted).....	6,025.17
Total special funds.....	\$ 19,070.01

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	38,232	\$ 40,419,500.00	4,648	\$ 4,959,500.00
Policies or certificates written or increased during the calendar year	15,354	18,181,000.00	1,870	2,135,000.00
Total	53,586	\$ 58,600,500.00	6,518	\$ 7,094,500.00
Deduct decreased or ceased to be in force during year	3,994	4,537,000.00	591	641,000.00
Total policies or certificates in force December 31st (end of year)	49,592	\$ 54,063,500.00	5,927	\$ 6,453,500.00
Losses and claims unpaid December 31st (beginning of year).....	20	21,000.00	1	1,000.00
Losses and claims incurred during the calendar year	210	231,000.00	18	21,500.00
Total....	230	\$ 252,000.00	19	\$ 22,500.00
Losses and claims scaled down, dropped and compromised or paid during the year	194	\$ 210,000.00	15	\$ 16,500.00
Losses and claims unpaid December 31st (end of year)	36	42,000.00	4	6,000.00
Assessments collected during year.....	8	208,981.20	8	25,290.05

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Recorder's fee of \$1.00 only is received at this office. Local camp retains the balance.

Give amount of annual dues to subordinate bodies, and how paid?

Answer. No per capita is paid to this department.

When and how much of this is transferred to supreme body?

Answer. The only source of revenue given on page 1.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000.00, \$500.00.

Give limiting ages for admission.

Answer. Seventeen to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Neither.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Assessments graded according to age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. No such agreement.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes; since March 21, 1896.

Does the society pay any commission or compensation to agents, other than that for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 536; Iowa, 289; Wisconsin, 223; Kansas, 268; Nebraska, 233; Minnesota, 195; Michigan, 115; South Dakota, 65; North Dakota, 47; Missouri, 116; Indiana, 35; Ohio, 30; Wyoming, 6; Washington, 13; Montana, 11; Oregon, 10; Pennsylvania, 2; Idaho, 3; California, 3; Colorado, 1; Indian Territory, 1; Connecticut, 1; Oklahoma, 1. Total, 2,204.

Has the association more than one class?

Answer. No classes.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates last call?

Answer. Mortuary fund, \$30,037.80.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SAFETY FUND INSURANCE SOCIETY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAMES W. MERRITT.

First Vice-President, WM. BRISTOW.

Secretary, GEORGE H. FULMER.

Second Vice-President, GEO. E. COLVIN.

[Re-incorporated, May 20, 1895, under laws of 1892. Approved May 20, 1895, chapter 620. Organized March, 1889. Commenced business March, 1889.]

Home office, 11, 12, 13-15 Larned building, Syracuse, N. Y.

BALANCE SHEET.

Amount of net ledger assets, December 31st of previous year.... \$ 152,642.99

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....\$ 2.50

IOWA INSURANCE REPORT.

443

Assessments: Mortuary and disability, \$27,232.81; reserve, emergency, \$7,064.59; expense, \$79,907.73	114,205.13
Medical examiners' fees paid by applicant.....	4.00
Total paid by members.....	\$ 114,211.63
Interest, \$6,550.42; rent, \$30 ..	6,580.42
From all other sources, viz: Lodge supplies.....	12.25
Total income during the year	\$ 120,804.30
Sum.....	\$ 273,447.29

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$14,561.59; permanent disability claims, investigating and adjusting claims, \$896.01	\$ 15,457.60
Temporary disability.....	10,971.00
Payments returned to applicants or members.....	364.79
Total paid to members.....	\$ 26,793.39
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	34,414.53
Salaries of managers and agents not paid by commissions, traveling expenses, etc.....	12,485.76
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	10,016.67
Salaries and other compensation of office employees	1,748.35
Medical salaries or fees paid supreme or grand medical supervisors	925.64
Rent, \$1,042.16; taxes, \$169.85; advertising and printing, \$1,532.64.	2,744.65
All other items viz: Postage, express and telegraph, \$547.42; legal expenses, \$1,143.92; insurance departments, \$724.77; miscellaneous, \$5,246.76; loss on real estate, \$326.75....	7,989.60
Company collecting assessments, \$337.54; directors, \$245; insurance, \$2.50; furniture, \$110	6,950.04
Total disbursements.....	\$ 97,813.63
Balance	\$ 175,633.66

LEDGER ASSETS.

As shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 5,752.96
Mortgage loans on real estate (Schedule B), first liens.....	74,082.52
Cash in office, \$2,318.22; deposited in bank, \$93,479.96.....	95,798.18
Total net ledger assets, as per balance on page 1.....	\$ 175,633.66

NON-LEDGER ASSETS.

Interest accrued.....	\$ 4,446.59
Rents due.....	60.00
Market value of real estate over book value (Schedule A).....	2,847.04
Furniture, fixtures, safe, etc., \$1,570; printed matter and supplies, \$558.60.....	2,128.60
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in Item 2 of liabilities).....	69,300.00
Total non-ledger assets.....	\$ 78,782.23
Gross assets.....	\$ 254,415.89

Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 2,128.60
Excess of item 14 of assets over item 2 of liabilities.....	15,705.00
The market value of real estate in excess of cost value	2,847.04
Total.....	\$ 20,680.64
Total admitted assets.....	\$ 233,735.25

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due (Schedule X).....	\$ 8,845.00
Losses in process of adjustment or reported.....	44,750.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	2,210.12
Advance assessments.....	367.99
Total liabilities.....	\$ 56,173.11
Balance to protect contracts.....	\$ 177,562.14

Comprised under the following funds:

Mortuary beneficiary (less amount thereof included in liabilities and assets not admitted).....	\$ 31,187.74
Reserve (less amount thereof included in liabilities and assets not admitted).....	129,736.25
Emergency (less amount thereof included in liabilities and assets not admitted).....	2,912.31
Expense (less amount thereof included in liabilities and assets not admitted).....	11,797.36
Total special funds.....	\$ 175,633.66

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa during the year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	3,245	\$ 1,622,110.00	.....	.....
Policies or certificates written or increased during the calendar year.....	25,985	36,460,733.00	1,079	\$ 1,496,656.00
Total.....	29,230	\$ 38,082,883.00	1,079	\$ 1,496,656.00
Deduct decreased or ceased to be in force during year.....	3,286	2,849,614.00	146	143,344.00
Total policies or certificates in force December 31st (end of year).....	25,944	\$ 35,233,269.00	933	\$ 1,353,312.00
Losses and claims incurred during the calendar year.....	402	79,227.59	3	3,591.55
Total.....	402	\$ 79,227.59	3	\$ 3,591.55
Losses and claims scaled down, compromised or paid during the year.....	353	25,532.59	2	2,291.55
Losses and claims unpaid December 31st (end of year).....	49	53,695.00	1	1,320.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Paid to local lodges as their property; not reported to home office

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Fee collected by lodges; varying in different lodges; not reported to home office.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000, \$50.

Give limiting ages for admission.

Answer. Eighteen, fifty-six years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Paid both temporary and permanent disability benefits previously. On March 20th last, class discontinued.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. According to age.

If mortality tables are used please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience. Assessments levied at age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount and for what purpose?

Answer. Adjustment of claims.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. 25 per cent of premiums loaned on real estate first mortgages.

Are the officers, directors, or trustees elected at a triennial meeting of members?

Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No such agreement.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives, or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No such assignments allowed or recognized.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. New York, Pennsylvania, Michigan, New Jersey, New Hampshire, Illinois, Nebraska, Iowa.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Twelve (monthly).

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$14,000; expense fund, \$17,500; emergency fund, \$3,500. About \$35,000 in all.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
STAR OF JUPITER.

Organized under the laws of the state of Nebraska, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, C. B. GRAY.

Secretary, N. W. COLE.

[Organized January 4, 1894.

Commenced business January 13, 1894.]

Home office, McCook, Neb.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year.... \$ 2,362.65

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Dues for expenses, per capita tax, etc.....	\$ 4,868.50	
Assessments: Mortuary.....	23,117.73	
Medical examiners' fees paid by applicant.....	1,568.00	
Total paid by members.....	\$ 29,553.23	
Interest	60.00	
From all other sources.....	1,374.89	
Total income during the year.....	\$ 30,988.12	\$ 30,988.12
Sum		\$ 33,350.77

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 22,500.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	1,808.52	
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	1,365.00	
Salaries and other compensation of office employees.....	338.83	
Medical examiners' fees, paid subordinate medical examiners, \$968; medical salaries or fees paid supreme or grand medi- cal supervisors, \$600..	1,568.00	
Rent, \$138; advertising and printing, \$342.62.....	480.62	
All other items, viz.: Postage, express and telegraph, \$446.30; legal expenses, \$50; official publication, \$320; insurance de- partments, \$55	871.30	
Total disbursements.....	\$ 28,932.27	\$ 28,932.27
Balance		\$ 4,418.50

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D)	\$	2,000.00		
Cash deposited in bank.....		2,418.50		
Total.....	\$	4,418.50		
Total net ledger assets, as per balance on page 1.....			\$	4,418.50
Comprised under the following funds:				
Mortuary.....	\$	13.40		
Reserve.....		3,699.86		
Emergency.....		71.87		
Expense		633.37		
Total special funds.....	\$	4,418.50		
Balance, to protect contracts.....			\$	4,418.50

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	3,021	\$ 4,068,400.00	186	\$ 224,700.00
Policies or certificates written or increased during the calendar year.....	968	1,471,000.00	27	31,000.00
Total.....	3,989	\$ 5,539,400.00	213	\$ 255,700.00
Deduct decreased or ceased to be in force during year.....	791	1,263,500.00	42	64,500.00
Total policies or certificates in force December 31st (end of year).....	3,198	\$ 4,375,900.00	171	\$ 191,200.00
Losses and claims incurred during the calendar year.....	16	\$ 22,500.00		
Total.....	16	\$ 22,500.00		
Losses and claims scaled down, compromised or paid during the year.....	16	22,500.00		
Assessments collected during year.....	9	\$ 23,117.73	9	\$ 1,023.32

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Five dollars. No part comes into hands supreme lodge, all goes to local lodge

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme body?

Answer. One dollar per annum, collected semi-annually from each member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages for admission?

Answer. Maximum, \$2,000; minimum, \$100. Ages of admission, 18 to 54.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. According to age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. Ten per cent allowed for expense and extension of order.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, to relieve from excessive assessments or double headers.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Triennially by representation from subordinate lodges.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resusitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Nebraska, sixty-two; Iowa, four; Kansas, fifteen; Colorado, ten; Wyoming, three; Oklahoma, two.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Nine and thirty-five hundredths.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Sixteen deaths.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$2,665.07; expense fund, \$1,500.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SOVEREIGN CAMP WOODMEN OF THE WORLD.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOSEPH CULLEN ROOT.

First Vice-President, F. H. FALKENBURG.

Secretary, JOHN T. YATES.

[Incorporated January 1, 1891, under laws of 1887. Approved March 29, 1887, chapter 18. Voluntary association. Commenced business January 1, 1891.]

Home office, Woodman of the World building, Fifteenth and Howard streets, Omaha, Neb.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year.... \$ 175,788.02

INCOME DURING YEAR

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees	\$ 17,718.12
Dues for expenses, per capita tax, etc.....	216,929.71
Assessments: Mortuary, \$1,708,080.26; reserve, \$32,007.82.....	1,740,088.08
Bonds for local camp officers.....	3,819.35

Total paid by members.....	\$ 1,978,555.26
Interest, \$4,430.00; rent, \$2,927.40.....	7,357.40
From all other sources, viz: Supplies sold, \$5,183.53; Galveston relief fund, \$13,012.10; miscellaneous, \$544.49.	18,740.12

Total income during the year..... \$ 2,004,652.78

Sum..... \$ 2,180,440.80

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$1,600,338.65; monuments, \$81,700.00.....	\$ 1,682,038.65
Bonds for local camp officers.....	5,439.50
Payments returned to applicants or members.....	15,266.40

Total paid to members.....	\$ 1,702,744.55
Commissions, fees and salaries paid or allowed to deputies for organization of subordinate bodies.....	71,219.04
Salaries of managers and deputies, not paid by commissions....	4,089.60
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	15,809.28
Salaries and other compensation of office employees.....	30,998.85

Medical examiners' fees, paid subordinate medical examiners, \$25.00; medical salaries or fees paid supreme or grand medical supervisors, \$5,000.00.....	5,025.00
Rent, \$1,624.00; advertising and printing, \$22,652.80.....	24,276.80
All other items, viz: Postage, express, and telegraph, \$12,824.90; legal expenses, \$10,127.87; governing bodies, \$9,817.07; official publication, \$24,673.36; insurance departments, \$983.65; miscellaneous, \$17,196.07.....	75,622.92
Miscellaneous relief fund.....	9,815.63
(Total expenses, footings of items 4 to 10, \$227,041.49.)	
Total disbursements.....	\$ 1,939,601.67
Balance	\$ 240,839.13

LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered, \$100,000.00; incumbered, \$45,000.00.....	\$ 55,000.00
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D)	134,724.99
Deposited in bank.....	56,573.10
Total.....	\$ 246,298.09
Deduct ledger liabilities:	
Personal or deputies' credit balances.....	5,458.96
Total net ledger assets, as per balance on page 1.....	\$ 240,839.13

NON-LEDGER ASSETS.

Furniture, fixtures, supplies, safes, printed matter, stationery, etc., inventoried	\$ 19,676.31
Assessments in hands of local camps to reinstate suspended members and advances, including emergency fund, estimated.....	50,600.00
Sovereign camp dues in hand of local camps to reinstate suspended members and advance, estimated	10,000.00
Assessments in hands of local camps including emergency, estimated	185,000.00
Sovereign camp dues in hands of local camps, estimated	42,000.00
Total non-ledger assets.....	\$ 307,276.31
Gross assets.....	\$ 548,115.44
Deduct assets not admitted:	
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 19,676.31
Total.....	\$ 19,676.31
Total admitted assets	\$ 528,439.13

NON-LEDGER LIABILITIES.

106 losses in process of adjustment including monuments.....	\$ 167,350.00
23 reported for which no proofs are filed including monuments.	31,550.00
49 claims approved and ready for payment including monuments	83,050.00
443 monuments on liquidated claims.....	44,300.00
Total liabilities.....	\$ 326,250.00
Balance to protect contracts	\$ 202,189.13

Comprised under the following funds:

Emergency fund.....	\$	171,835.55	
Expense fund.....		30,353.58	
Total special funds.....	\$		202,189.13

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	No.	Amount.	No.	Amount
Policies or certificates increased during December 31st (beginning of year).....	113,473	\$ 199,067,300.00	8,739	\$ 13,422,900.00
Policies or certificates written or increased during the calendar year.....	38,671	52,972,100.00	2,098	2,612,800.00
Total	152,144	\$ 252,039,400.00	10,837	\$ 16,035,700.00
Deduct decreased or ceased to be in force during year.....	22,307	32,208,200.00	2,523	3,267,300.00
Total policies or certificates in force December 31st (end of year).....	129,837	\$ 219,831,200.00	8,314	\$ 12,768,400.00
Losses and claims unpaid December 31st (beginning of year).....	238	445,350.00	8	14,100.00
Losses and claims incurred during the calendar year.....	966	1,557,452.55	51	80,311.45
Total	1,204	\$ 2,002,802.55	59	\$ 94,411.45
Losses and claims scaled down, compromised or paid during the year.....	1,026	1,676,552.55	49	77,211.45
Losses and claims unpaid December 31st (end of year).....	178	\$ 326,250.00	10	17,200.00
Assessments collected during year.....	141	1,740,088.08	141	110,891.29

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. No uniform entrance fee; many admitted free.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Amount of annual dues to subordinate camp is optional with said camp, each member pays sovereign camp dues, 15 cents per month except members at large who pay 25 cents.

What is the maximum and minimum amount of the certificate or certificates issued on any one life.

Answer. \$500.00 to \$3,000.00 and monument \$100.00.

Give limiting ages for admission.

Answer. 18 to 52 years inclusive.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer? Proceeds of one assessment not to exceed amount in stated in certificate.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Yes. at the age of 70 years.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. See table attached above.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. \$100 for erection of monument at grave of deceased member.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. Yes. To meet future liabilities. Each member is required to pay a specific sum based on his age and amount. \$134,724.99 United States Registered bonds; \$37,110.56 uninvested deposited in United States National bank, Omaha, Nebraska.

Are the officers, directors or trustees elected at an annual meeting of members? If not, how are they chosen?

Answer. Local camp officer annually. Head camp officers biennially. Sovereign camp officers every four (4) years.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to deputies, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. 35 states. 3,239 lodges.

Has the association more than one class?

Answer. No.

Number any kind of claims for which assessments have been made.

Answer. One class.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$122,000.00; expense fund, \$25,000; emergency fund, \$17,000.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA.

Organized under the laws of the State of Kentucky, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, P. J. O'CONNOR.

Vice-President, WM. BLAKERLA.

Secretary, J. C. CARROLL.

[Incorporated, April 1880, under law approved April 1, 1880, Chapter 726. Voluntary association. Organized, May, 1877. Commenced business, May, 1877.]

Home office, Temple Building, corner Walnut and Broadway, St. Louis, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year....

\$ 466,288.30

IOWA INSURANCE REPORT.

453

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees	\$	1,945.00	
Dues for expenses, per capita tax, etc.....		13,399.00	
Assessments: Mortuary.....		768,319.58	
Medical examiners' fees paid by applicant.....		977.50	
Total paid by members.....	\$	784,581.08	
Interest, \$18,032.11; rent, \$712.78.		18,744.89	
From all other sources, viz: Fines, \$55; Journal, \$3,113.46		3,168.46	
Supplies, \$928.63; charter fees, \$210		1,138.63	
Total income during the year.....	\$	807,633.06	
Sum	\$	1,273,921.36	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims	\$	730,226.69	
Total paid to members	\$	730,226.69	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....		7,168.28	
Total amount of salaries, \$7,200.01; fees per diem, mileage, expenses paid to officers, \$1,318.40.....		8,518.41	
Other compensation of office employees		150.00	
Medical salaries or fees paid supreme or grand medical supervisors		1,095.50	
Rent, \$81; taxes, \$214.05; advertising and printing, \$364.68.....		659.73	
All other items, viz: Postage, express and telegraph, \$1,202.55; legal expenses, \$906.89.		2,109.44	
Governing bodies, \$877.70; official publication, \$4,354.99; insurance departments, \$222.68		5,455.37	
Miscellaneous supplies, \$352; surety bonds, \$341.75.....		693.75	
Expert expense, \$40; refunded over-payment, \$46; loan on bonds, \$679.84		765.84	
(Total expenses, footings of items 4 to 10, less last two items in item 10, \$25,890.48.)			
Total disbursements	\$	765,843.01	
Balance.	\$	517,078.35	

LEDGER ASSETS.

As shown by books at home office at close of business December 31st:

Book value of real estate (Schedule A).	\$	20,000.00	
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).		492,949.32	
Cash deposited in bank		4,129.03	
Total.....	\$	517,078.35	
Total net ledger assets as per balance on page 1.....	\$	517,078.35	

IOWA INSURANCE REPORT.

NON-LEDGER ASSETS.

Interest due, \$1,017.50; accrued, \$2,869.....	\$ 3,886.50	
Due from subordinate bodies.....	6,754.27	
Market value of bonds (not including interest) and stocks over book value (Schedule D).....	33,118.18	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	56,821.00	
Total non-ledger assets.....		\$ 100,579.95
Gross assets		\$ 617,658.30
Deduct assets not admitted:		
Subordinate bodies debit balances, unsecured.....	\$ 6,754.27	
Excess of item 14 of assets over item 2 of liabilities.....	21,404.00	
Real estate by insurance commissioners of Illinois.....	4,000.00	
Total.....		\$ 32,158.27
Total admitted assets		\$ 585,500.03

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid	\$ 275.00	
Losses in process of adjustment or reported	35,417.00	
Total liabilities		\$ 35,692.00
Balance to protect contracts		\$ 549,808.03
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	\$ 35,853.98	
Reserve (less amount thereof included in liabilities and assets not admitted)	511,390.24	
Expense (less amount thereof included in liabilities and assets not admitted).....	2,563.81	
Total special funds.....		\$ 549,808.03

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	22,647	\$ 35,353,500	106	\$ 187,000.00
Policies or certificates written or increased during the calendar year.....	1,889	1,668,000	1	1,000.00
Total	24,536	\$ 37,021,500	107	\$ 188,000.00
Deduct decreased or ceased to be in force during year.....	1,410	1,941,500	6	7,500.00
Total policies or certificates in force December 31st (end of year).....	23,126	\$ 35,080,000	101	\$ 180,500.00
Losses and claims unpaid December 31st (beginning of year).....	30	47,042.00		
Losses and claims incurred during the calendar year.....	417	719,087.80	4	7,000.00
Total	447	\$ 766,129.80		
Losses and claims scaled down, compromised or paid during the year	423	730,226.69		\$ 7,000.00
Losses and claims unpaid December 31st (end of year).....	24	35,903.11		
Assessments collected during year.....	24			\$ 4,343.96

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. \$1 on entry.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Subordinate bodies regulate their own dues. None.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000; and \$500.

Give limiting ages for admission

Answer. 18 to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed?

Answer. By assessments only.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. 5 per cent to the revenue fund.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Calamity or epidemic; 5 per cent of mortuary assessments, all interest, etc.; Mississippi Valley Mutual Company, St. Louis. Mo.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennially by delegates.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. Only in states where the law permits.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 7; Arkansas, 8; California, 13; Colorado, 6; Connecticut, 4; District Columbia, 10; Florida, 7; Georgia, 6; Idaho, 1; Illinois, 54; Indiana, 63; Indian Territory 1; Iowa, 5; Kansas, 5; Kentucky, 35; Louisiana, 30; Maine, 1; Massachusetts, 8; Michigan, 3; Minnesota, 9; Mississippi, 11; Missouri, 85; Montana, 3; Nebraska, 8; New Jersey, 2; New Mexico, 3; Nevada, 2; New York, 34; North Carolina, 1; Ohio, 36; Oklahoma Territory, 1; Oregon, 4; Pennsylvania, 31; Rhode Island, 13; South Carolina, 3; South Dakota, 2; Tennessee, 13; Texas, 28; Utah, 2; Virginia, 7; Washington, 4; West Virginia, 2; Wisconsin, 5; Wyoming, 1.

What was the expected mortality for the year according to the actuaries' table of mortality?
 Answer. Not calculated.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. One only; monthly.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$32,200.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SUPREME COUNCIL OF THE ROYAL ARCANUM.

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Supreme Regent, W. HOLT APGAR.

Supreme Vice-Regent, JOS. A. LANGFITT.

Supreme Secretary, W. O. ROBSON.

Supreme Orator, A. S. ROBINSON.

[Incorporated, November 5, 1877, under Public Statutes. Approved, 1874, Chapter 375.
 Organized June 23, 1877. Commenced business, June 23, 1877.]

Home office, 407 Shawmut avenue, Boston, Massachusetts.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. \$ 1,573,036.76

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Changes of benefit certificates.....\$ 2,758.00

Dues for expenses, per capita tax, etc., per capita tax, \$9; members at large, \$1; supreme council dues, \$159,606.60 159,706.60

Assessments: Mortuary... .. 6,604,709.24

Total paid by members.....\$ 6,767,173.84

W. and O. B. fund, \$15,827.66; emergency fund, \$30,873.28; general fund, \$3,196.76..... 49,897.70

From all other sources, viz: Supplies sold, \$6,114.61; Royal Arcanum Bulletin, \$2,945.98; fines, \$648; dispensations, \$163; Sundry amounts rebated, \$39.53..... 9,911.12

Total income during the year.....\$ 6,826,982.66

Sum.....\$ 8,400,019.42

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims.....\$ 6,277,068.65

Payments returned to applicants or members, changes of benefit certificate fees..... 6 50

Total paid to members.....\$ 6,277,075.15

Supplies purchased to be sold, \$1,592.93; printing plant, \$165.93; office furniture, \$128.49.....	1,887.35
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies, extension of the order and official supervision.....	13,040.24
Total amount of salaries, fees per diem, mileage, expenses paid to officers: Official visits and mileage per diem, \$16,687.51; salaries of officers, \$27,475.00; services and expenses of supreme clerk, officers and committees, \$4,369.26.....	48,531.77
Salaries and other compensation of office employes, clerk hire....	34,516.42
Taxes, \$715.68; advertising and printing, literature and publications, \$1,379.94; general printing, \$9,897.95; benefit certificates, \$1,282.36.....	13,275.93
All other items, viz: Postage, express and telegraph, \$6,158.41; legal expenses, \$2,880.54; governing bodies, assistance to grand council, \$26,653.25; official publication, \$2,001.64; insurance departments and compliance with state laws, \$722.00; miscellaneous, \$12,406.29.....	50,822.13
(Total expenses, footings of items 4 to 10, \$160,186.49.)	
Total disbursements.....	\$ 6,439,148.99
Balance.....	\$ 1,960,870.43

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st:

Book value of real estate (Schedule A), unincumbered	\$ 59,170.97
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D), general fund, \$66,477.50; emergency fund, \$1,256,097.47.....	1,322,574.97
W. and O. B. fund.....	16,877.80
Cash deposited in bank.....	485,748.81
Also supreme secretary's contingent fund in National Bank of Commonwealth.....	2,500.00
Also emergency fund deposited in Merchants National bank of Boston.....	73,997.88
Total net ledger assets, as per balance on page 1.....	\$ 1,960,870.43

NON-LEDGER ASSETS

Paper stock, \$1,697; ledger balances, \$3,024.41; cost of supplies for sale, \$2,259.70; office furniture, \$4,281.89; printing plant, \$6,384.38.....	\$ 17,647.38
General fund, \$997.50; emergency fund, \$59,042.53.....	60,040.03
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	560,135.78
Total non-ledger assets	\$ 647,084.27
Gross assets..	\$ 2,607,954.70
Deduct assets not admitted:	
Printing plant.....	\$ 6,384.38
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	8,238.59
Personal or agents' debit balances, deputies, unsecured, \$1,137.20; bills receivable, unsecured, \$1,887.21.....	3,024.41

Depreciation of ledger assets to bring same to market value, real estate.....	8,000.00
Total.....	\$ 25,647.35
Total admitted assets.....	\$ 2,582,307.32

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, classes "A", "B", "C", \$745,923.80; resisted, \$9,000 (Schedule X)	\$ 754,923.80
Additional resisted claims on account of persons not in good standing in the order, class "E".....	19,000.00
All other liabilities, viz: Ledger balances	349.92
Accounts rendered after close of year for merchandise or services of 1900.....	888.38
Total liabilities.....	\$ 775,162.10
Balance to protect contracts	\$ 1,807,145.22
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 273,811.86
Emergency (less amount thereof included in liabilities and assets not admitted).....	1,395,593.46
Expense (less amount thereof included in liabilities and assets not admitted).....	137,739.90
Total special funds.....	\$ 1,807,145.22

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	193,868	\$ 539,920,500.00	1,196	\$ 3,268,500.00
Policies or certificates written or increased during the calendar year.....	24,086	40,777,500.00	* 189	342,500.00
Total	217,954	580,698,000.00	1,385	3,611,000.00
Deduct decreased or ceased to be in force during year.....	7,880	21,873,000.00	* 110	308,000.00
Total policies or certificates in force December 31st (end of year).....	210,074	558,825,000.00	1,275	3,303,000.00
Losses and claims unpaid December 31st (beginning of year)	253	733,750.00	3	7,500.00
Losses and claims incurred during the calendar year.....	2,229	6,310,000.00	10	28,500.00
Total	2,482	7,043,750.00	13	36,000.00
Losses and claims scaled down, compromised or paid during the year.....	2,213	6,288,826.20	13	36,000.00
Losses and claims unpaid December 31st (end of year)	269	754,923.80		
Assessments collected during year	12	6,604,709.24	12	38,891.29

*Includes transfer from and to other states.

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Not less than two dollars paid by applicant to subordinate council at admission.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Each member is required to pay not less than two dollars per year to his subordinate council, no part of which is received by supreme council.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$1,000.

Give limiting ages for admission?

Answer. 21 to 54.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Rates are based on combined American experience tables of mortality and are fixed on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To provide for excessive death rate; created by surplus of assessments; deposited in Merchants National bank, pending investment in bonds; bonds are deposited with state treasurer of Massachusetts.

Are the officers and directors elected at an annual meeting of members of supreme council?

Answer. Yes.

If so, how are they chosen?

Answer. Each subordinate council elects its own officers and representatives to grand council; each grand council does likewise, and elects its representatives to supreme council.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicant?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Every just claim paid in full; is able to so continue.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. 44 states and number lodges 1,820.

What was the expected mortality of the year according to the actuaries' table of mortality?

Answer. 2,987.

Has the association more than one class?

Answer. No.

Number of members in each class?

Answer. 210,074.

Number and kind of claims for which assessments have been made?

Answer. Death claims only.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, about \$558,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SUPREME COURT OF HONOR.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Supreme Chancellor, A. L. HEREFORD.

Supreme Vice-Chancellor, GEO. P. MARVIN.

Supreme Recorder, W. E. ROBINSON.

Supreme Treasurer, B. F. WARKMAN.

[Organized July 16, 1895.

Commenced business July 23, 1895.]

Home office, rooms 504-7 Odd Fellows building, Springfield, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	\$ 6,397.96
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INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc.....	\$ 47,559.41
Assessments: Mortuary.....	448,574.10
Total paid by members.....	\$ 496,133.51
Interest	37.50
From all other sources, viz: Supplies, \$1,771.68; benefit certificate fees, \$637.25; social certificate fees, \$568; registration fees, \$1,408.70; advertising in official publication, \$395.06; miscellaneous, \$37.50	4,819.19
Total income during the year.....	\$ 500,990.20
Sum	\$ 507,368.16

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$422,300; permanent disability claims, \$5,250.	\$ 427,550.00
Payments returned to applicants or members	190.61
Total paid to members.....	\$ 427,740.61
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	11,235.63

Total amount of salaries, fees per diem, mileage, expenses paid to officers	9,968.78
Salaries and other compensation of office employees.....	8,688.27
Medical examiners' fees, paid subordinate medical examiners	20.00
Rent, \$823.50; advertising and printing, \$3,469.06	4,292.56
All other items, viz: Postage, express and telegraph, \$4,824.95; legal expenses, \$1,412.23; governing bodies, \$9,629.20; official publication, \$3,903.84; insurance departments, \$467.10; miscellaneous, \$101.82; office supplies, \$1,250.83; furniture, \$298.94; traveling expenses, \$463.66; auditing committee, \$54.18; laws and ritual committee, \$448.56; National Fraternal Congress, \$606.45; insurance and premium on officers' bonds, \$348.50; revenue stamps, \$93	23,903.26
(Total expenses, footings of items 4 to 10, \$58,108.50.)	
Total disbursements.....	\$ 485,849.11
Balance	\$ 21,539.05

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....	\$ 10,968.75
Cash deposited in bank.	10,570.30
Total.....	\$ 21,539.05
Total net ledger assets as per balance on page 1	\$ 21,539.05

NON-LEDGER ASSETS.

Interest accrued	\$ 50.00
Furniture and fixtures, \$1,500; district court supplies, \$80.....	1,580.00
Market value of bonds (not including interest) and stocks over book value (Schedule D)	131.25
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	40,543.30
Total non-ledger assets	\$ 42,304.55
Gross assets.....	\$ 63,843.60

Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	\$ 1,580.00
Excess of item 14 of assets over item 2 of liabilities.....	8,143.30
Total.....	\$ 9,723.30
Total admitted assets.....	\$ 54,120.30

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$14,400.00; resisted, \$18,000.00 (Schedule X).....	\$ 32,400.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	3,162.80
Total liabilities.....	\$ 35,562.80
Balance to protect contracts.....	\$ 18,557.50

Comprised under the following funds:

Mortuary.....	\$	1,495.40
Emergency.....		20,218.75
Expense.....		3,156.65
Total special funds.....	\$	21,714.15

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	41,774	\$ 63,036,500.00	3,840	\$ 5,790,500.00
Policies or certificates written or increased during the calendar year.....	12,989	16,369,000.00	935	1,182,500.00
Total.....	54,763	\$ 79,405,500.00	4,775	\$ 6,973,000.00
Deduct decreased or ceased to be in force during year.....	6,359	6,558,250.00	394	217,000.00
Total policies or certificates in force December 31st (end of year).....	48,404	\$ 72,847,250.00	4,381	\$ 6,756,000.00
Losses and claims unpaid December 31st (beginning of year).....	30	\$ 47,600.00	1	\$ 2,000.00
Losses and claims incurred during the calendar year.....	273	415,750.00	18	27,000.00
Total.....	303	\$ 463,350.00	19	\$ 29,000.00
Losses and claims scaled down, compromised or paid during the year.....	282	430,950.00	18	28,000.00
Losses and claims unpaid December 31st (end of year).....	21	\$ 32,400.00	1	\$ 1,000.00
Assessments collected during year.....	12	\$ 448,574.10	12	\$ 42,588.90

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars for \$500.00, \$4.00 for \$1,000.00, and \$5.00 for \$2,000.00.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Annual dues fixed by district courts.

When and how much of this is transferred to supreme body?

Answer. Of same \$1.00 per capita per annum remitted to supreme office.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars and \$500.00.

Give limiting ages for admission.

Answer. Over 18 and under 45 years of age.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays permanent total disability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded by the society's own table of rates. Age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. No, except in payment of permanent disability losses amounting to \$5,250.00.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. From which to pay death and disability losses, when twelve assessments are insufficient; excess of twelve assessments over amount of claims allowed, \$20,037.50; \$10,968.75 in government bonds deposited with insurance superintendent of Illinois, and \$9,068.75 in Auburn state bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Triennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Makes no such agreement.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No, not allowed.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, to both questions.

Does the society pay any commission or compensation to agents, other than for organizing and re-suscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. California, 5; Colorado, 3; Illinois, 576; Indiana, 73; Iowa, 76; Kansas, 44; Michigan, 23; Minnesota, 34; Missouri, 110; Nebraska, 44; Ohio, 19; Oklahoma Territory, 3; South Dakota, 1; Washington, 3.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$40,543 30; expense fund, \$24,202.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SUPREME COURT INDEPENDENT ORDER OF FORESTERS.

Organized under the laws of the Dominion of Canada, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ORONHYATEKHA, M. D.

Vice-President, VICTOR MORIN.

Secretary, JOHN A. MCGILLIVRAY, K. C.

Treasurer, H. A. COLLINS.

[Incorporated July 23, 1881, under chapter 167; re-incorporated May 2, 1889, under chapter 104, revised statutes Province of Ontario, Dominion of Canada. Organized July 1, 1881.

Commenced business July 1, 1881.]

Home office, corner Bay and Richmond streets, Toronto, Ont.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....

\$ 3,803,555.05

INCOME DURING YEAR.

As shown by the books of the organization, December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Gross amount of membership fees.....	\$ 18,799.64
Dues for expenses, per capita tax, etc.....	205,029.74
Assessments: Mortuary, \$2,204,092.69; sick and funeral, \$195,590.32.....	2,399,683.01

Total paid by members	\$ 2,623,512.39
Interest, \$154,775.95; rent, \$41,154.82.....	195,930.77
From all other sources, viz: Changes of policies, \$2,365.03; organizing, \$5,999.04; supplies, \$56,075.12	64,439.19
Premiums on bonds, \$5,778.75; commissions, accident insurance, \$86.69.....	5,865.44
Re-deposits, death claims, 1899, \$666.68; total and per disability claims, \$1,000; sick claims, \$26.14.....	1,692.82

Total income during the year..... \$ 2,891,440.61

Sum \$ 6,694,995.66

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$1,291,539.30; permanent disability claims, \$81,746.64.....	\$ 1,373,285.94
Sick claims, \$153,046.99; old age benefits, \$6,850; funeral claims, \$10,237.71; old age temporary and permanent disability benefits, \$100; expectation of life, \$1,625.....	171,859.70
Payments returned to applicants or members, mortuary, \$5,383.06; sick and funeral, \$1,802.50; general, \$2,229.21.....	9,414.77

Total paid to members.....	\$ 1,554,560.41
Salaries and expenses of managers and agents not paid by commissions.....	167,799.94
Total amount of salaries, fees per diem, mileage, expenses paid to officers	22,083.28
Salaries and other compensation of office employees.....	67,731.50
Medical examiners' fees paid subordinate medical examiners.....	786.57
Rent, \$22,070.77; taxes, \$9,929.08; advertising and printing, \$22,578.98.....	54,578.83
All other items, viz: Postage, express and telegraph, \$6,877.45; legal expenses, \$13,510.34.....	20,387.79
Official publication, \$37,352.82; insurance departments, \$5,086.49.....	42,439.31
Miscellaneous.....	315,798.55

(Total expenses, footings of items 4 to 10. \$691,605.77.)

Total disbursements..... \$ 2,246,166.18

Balance \$ 4,448,829.48

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 553,807.35
Real estate on foreclosure.....	87,401.87
Mortgage loans on real estate (Schedule B), first liens.....	2,577,204.93
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	480,834.60

Special deposits: Queensland, Victoria, New Zealand and South Australia.....	82,720.32
Special bank deposits	102,085.23
Cash deposited in bank.....	564,775.18
Total	<u>\$ 4,448,829.48</u>
Total net ledger assets, as per balance on page 1.....	\$ 4,448,829.48

NON-LEDGER ASSETS.

Interest due, \$31,751.70; accrued, \$34,775.51 on mortgages....	\$ 66,527.21
Interest due, \$201; accrued, \$5,577.40 on other assets.....	5,778.40
Rents due, \$3,624.14; accrued, \$266.72.....	3,890.86
Due from high and subordinate courts for supplies	49,196.62
High, subordinate and other salable supplies on hand.....	62,378.40
Furniture, furnishings and fixtures after deducting for depreciation.....	21,807.70
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	2,361.95
Due for fire insurance, \$1,623.60; temporary advance loans, \$3,018.11	4,641.71
Total non-ledger assets	<u>\$ 216,582.85</u>
Gross assets.....	<u>\$ 4,665,412.33</u>
Deduct assets not admitted:	
Furniture, fixtures and safes, supplies, printed matter, station- ery, etc	\$ 133,382.72
Depreciation on bonds and debentures.....	247.09
Written off temple account to bring to appraisal.....	28,807.35
Written off mortgages (at request of Illinois commissioner).....	31,700.00
Written off past due interest	10,737.27
Total	<u>\$ 204,874.43</u>
Total admitted assets.....	<u>\$ 4,460,537.90</u>

NON-LEDGER LIABILITIES.

Claims for temporary and permanent disability benefit, \$500 due; not yet due, \$70,973.32 (Schedule X)	\$ 71,473.32
Claims for death losses, \$73,001.36; resisted, \$7,216.70 (Schedule X)	80,218.06
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	6,339.93
Present value unpaid installments old age annuities.....	40,661.75
Advance assessments.....	4,189.75
Claims for sickness, benefits due, \$479.31; not adjusted, estimated, \$20,000	20,479.31
All other liabilities, viz: Claims for funeral benefits.....	652.30
Total liabilities.....	<u>\$ 224,014.42</u>
Balance to protect contracts.....	<u>\$ 4,236,523.48</u>
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 4,101,718.44
Sick and funeral (less amount thereof included in liabilities and assets not admitted).....	134,805.04
Total special funds.....	<u>\$ 4,236,523.48</u>

IOWA INSURANCE REPORT.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	161,459	\$ 194,792,500.00	740	\$ 1,013,000.00
Policies or certificates written or increased during the calendar year.....	31,847	27,682,500.00	335	309,500.00
Total.....	193,306	\$ 222,475,000.00	1,075	\$ 1,322,500.00
Deduct decreased or ceased to be in force during year.....	15,662	15,910,500.00	218	220,000.00
Total policies or certificates in force December 31st (end of year).....	177,644	\$ 206,564,500.00	857	\$ 1,102,500.00
Losses and claims unpaid December 31st (beginning of year).....	79	\$ 72,444.74	.....	.....
Losses and claims incurred during the calendar year.....	1,092	1,389,634.26	13	\$ 14,500.00
Total.....	1,171	1,462,079.00	13	\$ 14,500.00
Losses and claims scaled down, compromised or paid during the year.....	1,075	\$ 1,381,860.94	13	\$ 14,500.00
Losses and claims unpaid December 31st (end of year).....	96	80,218.06	.....	.....
Assessments collected during year.....	177,644	\$ 2,204,092.60	.....	11,978.74

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Fifty cents for each \$500.00 of mortuary benefit granted, paid by applicant in cash.

Give amount of annual dues to subordinate bodies, and how paid?

Answer. Subordinate bodies fix their own dues.

When and how much of this is transferred to supreme body?

Answer. A tax is payable to supreme court at rate of 60 cents on \$500.00; \$1.20 on \$1,000; \$1.80 on \$2,000; \$2.40 on \$3,000; \$3.00 on \$4,000; \$3.60 on \$5,000.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$5,000 to \$500.

Give limiting ages for admission?

Answer. 18 to 54 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By the monthly premiums, the accumulated fund and the power to levy extra assessments. No dividend features.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Combined experience tables and 30 American offices (Meech) tables; premiums are paid on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Five per cent applied to the payment of management expenses.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

To pay claims as they arise, created by surplus of premiums after payment of current claims, \$4,448,829.48. deposited in banks or invested in approved securities.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At triennial meeting of supreme court.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No, except fiancée's.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, all legitimate claims are paid to the full extent thereof, and we can continue so to pay.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Maine, New Hampshire, Vermont, Rhode Island, Connecticut, Pennsylvania, Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, North Dakota, South Dakota, Missouri, Kansas, Colorado, Nebraska, Utah, Montana, Oregon, Washington, California, Arizona, New York.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates for December?

Answer. Mortuary fund, \$186,080.07; sick and funeral fund, \$16,480.15

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SUPREME FOREST WOODMEN CIRCLE.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, MRS. EMMA B. MANCHESTER, Sup. Guardian.

Vice-President, MRS. JULIA V. FREYMAN, Sup. Adviser.

Secretary, J. G. KUHN, Sup. Clerk.

Treasurer, MRS. IDA M. KELEY, Sup. Banker.

[Incorporated, September, 5, 1895, under Nebraska state law. Approved, 1887, chapter 18.]

Home office, Omaha, Nebraska.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....

\$ 5,534.18

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$	4,050.56	
Dues for expenses, per capita tax, etc.....		19,511.59	
Assessments: Mortuary, \$72,121.40; reserve, \$4,700.70.....		76,822.10	
<hr/>			
Total paid by members.....	\$	100,384.25	
Bonds for local grove officers.....		805.23	
From all other sources, viz.:			
Supplies sold.....		930.18	
<hr/>			
Total income during the year.....	\$	102,119.66	
<hr/>			
Sum.....	\$	107,653.84	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st, including monuments and funeral benefits.

Death claims.....	\$	72,900.00	
Payments returned to applicants or members.....		6.50	
<hr/>			
Total paid to members.....	\$	72,906.50	
Commissions, fees and salaries paid or allowed to deputies for organization of subordinate bodies.....		1,741.90	
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....		6,002.96	
Salaries and other compensation of office employees.....		2,410.55	
Medical salaries or fees paid.....		1,486.75	
Bonds of local grove officers.....		482.12	
Rent, \$499.00; blanks and printing, \$4,125.73.....		4,624.73	
All other items, viz.:			
Postage, express and telegraph, \$1,460.61; legal expenses, \$404.45; official publication, \$1,297.74; insurance departments, \$204.00; miscellaneous, furniture and fixtures, \$558.39; investigating claims, \$321.06; traveling expenses, \$732.86; supplies, \$908.73; other expense, \$1,584.43.....		7,472.27	
<hr/>			
Total disbursements.....	\$	97,127.73	
<hr/>			
Balance.....	\$	10,526.06	

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Balance in hands of supreme banker.....	\$	10,526.06	
<hr/>			
Total.....	\$	10,526.06	
<hr/>			
Total net ledger assets, as per balance on page 1.....	\$	10,526.06	

NON-LEDGER ASSETS.

Assessment in hands of local groves called November 20th, estimated.....	\$	8,200.00	
Monthly dues in hands of local groves to accompany above, estimated.....		1,950.00	

Assessments in hands of local groves called December 30th, estimated.....	17,800.00	
Monthly dues in hands of local groves to accompany above, estimated.....	2,150.00	
Total non-ledger assets.....		\$ 30,100.00
Gross assets.....		\$ 40,626.06
NON-LEDGER LIABILITIES.		
Losses reported, no proofs filed, including monuments.....	\$ 8,500.00	
Losses in process of adjustment or reported, including monuments and funeral benefits.....	28,700.00	
All other liabilities, viz.:		
Unpaid monuments and funeral benefits on litigated claims..	3,200.00	
Total liabilities.....		\$ 40,400.00
Balance to protect contracts.....		\$ 226.06

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	8,757	\$10,165,200.00	671	\$ 684,600.00
Policies or certificates written or increased during the calendar year.....	4,797	5,082,200.00	286	270,600.00
Total	13,554	\$15,247,400.00	957	\$ 955,200.00
Deduct decreased or ceased to be in force during year	1,748	1,831,800.00	200	190,000.00
Total policies or certificates in force December 31st (end of year).....	11,806	\$13,415,600.00	757	\$ 765,200.00
Losses and claims unpaid December 31st (beginning of year).....	27	\$ 32,900.00	1	\$ 1,200.00
Losses and claims incurred during the calendar year	74	80,400.00	4	4,400.00
Total	101	\$ 113,300.00	5	\$ 5,600.00
Losses and claims scaled down, compromised or paid during the year.....	68	72,900.00	5	5,300.00
Losses and claims unpaid December 31st (end of year)	33	40,400.00	.....	300.00
Assessments collected during year.....	14	76,822.10	14	3,594.60

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. No uniform entrance fee; many admitted free.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. This is optional with subordinate lodges.

When and how much of this is transferred to supreme body?

Answer. None, except as answered to No. 7.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500 minimum, and \$2,000 maximum, and \$100 funeral benefit for male, and \$100 for a monument to female members.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Based on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

If so, what amount, and for what purpose?

Answer. Only for payment of funeral benefit to male and payment of a monument to female members.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. First two assessments paid by new members is placed in the emergency fund, and is to be used when number of approved claims necessitate the calling of more than sixteen assessments in any one year.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Elected every four years at the supreme forest session.

Is a medical examination required before issuing a certificate to applicants.

Answer. Yes.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 2; Arizona, 8; Arkansas, 32; Colorado, 4; Connecticut, 1; Florida, 1; Georgia, 1; Indiana, 13; Indian Territory, 13; Iowa, 36; Kansas, 11; Kentucky, 5; Louisiana, 3; Michigan, 14; Minnesota, 11; Mississippi, 28; Missouri, 64; Nebraska, 36; New Mexico, 5; New York, 1; North Carolina, 1; Ohio, 12; Oklahoma Territory, 8; Oregon, 4; Pennsylvania, 5; South Carolina, 4; South Dakota, 2; Tennessee, 15; Texas, 98; Virginia, 1; West Virginia, 1; Wisconsin, 9; Wyoming, 2.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. 7.2.

Has the association more than one class?

Answer. Only one class, 11,866.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$6,246.75; expense fund, \$2,539.99.

ANNUAL STATEMENT

For the year ending December 31, 1900. of the condition and affairs of the
LADIES OF THE MACCABEES OF THE WORLD.

Organized under the laws of the State of Michigan, made to the auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, MRS. LILLIAN M. HOLLISTER.
Secretary, MISS BINA M. WEST.

First Vice-President, MRS. EMMA S. OLDS.
Treasurer, MRS. A. LOUISE MYERS.

[Incorporated, April 6, 1897.

Organized, October 1, 1892.

Commenced business, October 1, 1892.]

Home office, Maccabee Temple, Port Huron, Michigan.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.	\$ 230,449.37
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INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees, certificate and card fees.....\$	16,463.51
Dues for expenses, per capita tax, etc.....	38,214.78
Assessments: Mortuary, \$450,302.91; reserve, \$73,372.05;	
expense, \$51,931.33	575,606.29
Medical examiners' fees paid by applicant.....	2,712.75

Total paid by members.....\$	632,997.33
Interest	3,147.56
From all other sources, viz: General fund of disbanding hives,	
turned over	37.81
Net income on charter and other supplies.....	1,998.05

Total income during the year.....	\$ 638,180.75
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Sum	\$ 868,630.12
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims, \$441,379.40; permanent disability claims, \$2,400.00	\$ 443,779.40
Fees tax returned	252.49
Assessments returned to applicants or members.....	3,609.55

Total paid to members	\$ 447,641.44
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	25,716.18
Total amount of salaries, \$8,800.08; fees per diem, mileage, expenses paid to officers, \$5,904.05.....	14,705.03

Salaries and other compensation of office employees.....	11,938.68
Supreme medical examiner.	3,500.00
Rent, \$1,293.00; light, \$117.30; advertising and printing, \$11,252.71; janitor, \$394.18.....	13,057.19
All other items, viz: Postage, express freight, telegraph, tele- phones, \$7,496.51; legal expenses, \$4,251.54; governing bodies, \$27,753.27; official publication, \$9,669.96; insurance departments, \$525.59; miscellaneous, \$2,292.91; furniture and fixtures, \$5,823.50; fire insurance, \$61.89; convention and class work, \$220.90.....	58,096.07
(Total expenses, footings of items 4 to 10, \$127,013.15.)	

Total disbursements.....	\$ 574,654.59
Balance	\$ 293,975.53

LEDGER ASSETS.

As shown by books at home office at close of business on De-
cember 31st:

Book value of bonds (excluding interest) and stocks owned ab- solutely (Schedule D).....	\$ 115,350.00
Cash deposited in bank.....	178,625.53
Total	\$ 293,975.53

NON-LEDGER ASSETS.

Per capita tax collected in hands of sub hives R K.....	\$ 20,000.00
Total non-ledger assets.....	\$ 20,000.00
Gross assets	\$ 313,975.53
Deduct assets not admitted:	
U. S. government bonds, 2's of 1891 expired.....	\$ 1,350.00
Total	\$ 1,350.00
Total admitted assets.....	\$ 312,625.53

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$51,500; resisted, \$4,500.00 (Schedule X).....	\$ 56,000.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	12,115.61
Total liabilities	\$ 68,115.61
Balance to protect contracts.....	\$ 244,509.92
Comprised under the following funds:	
Mortuary.....	\$ 34,521.04
Reserve and emergency.....	195,050.48
Expense.....	14,938.40
Total special funds.....	\$ 244,509.92

EXHIBIT OF CERTIFICATES OR POLICIES.

LIFE BENEFIT CERTIFICATES ONLY.	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	56,267	\$ 55,397,000.00	771	\$ 838,000.00
Policies or certificates written or increased during calendar year.....	15,184	12,765,000.00	208	194,500.00
Total.....	71,451	68,162,000.00	979	1,032,500.00
Deduct decreased or ceased to be in force during year.....	6,115	6,058,367.00	146	159,000.00
Total policies or certificates in force December 31st (end of year).....	65,336	62,103,633.00	833	873,500.00
Losses and claims unpaid December 31st (beginning of year).....	68	77,050.00	.....	.....
Death.....	415	433,800.00	.....	.....
Discontinued.....	22	2,400.00	.....	.....
Losses and claims incurred during the calendar year.....	437	436,200.00	4	3,600.00
Total.....	505	513,250.00	.....	.....
Losses and claims scaled down, compromised or paid during the year.....	452	457,250.00	4	3,600.00
Paid in full.....	434	432,750.00	.....	.....
Compromised.....	13	19,500.00	.....	.....
Rejected.....	5	5,000.00	.....	.....
Losses and claims unpaid December 31st (end of year).....	53	56,000.00	.....	.....
Assessments collected during year.....	8	575,606.29	8	8,429.05

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. \$3.00 paid by each member to subordinate body or organizer of subordinate body.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Determined by by-laws of subordinate body.

When and how much of this is transferred to supreme body?

Answer. Per capita tax of \$1.00 per year on social members and 50 cents on life benefit members, paid to supreme hive semi-annually, in January and July.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000 and \$500.

Give limiting ages for admission.

Answer. Life benefit, 18 to 50; social, 18 to 70 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Total and permanent disability benefits only.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Combined mortality tables. Assessments levied according to age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Twelve per cent for management expenses as allowed by the laws governing the order.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To meet claims in excess of the amount of twelve assessments per annum. Created by one assessment called in October of each year. Invested in United States government bonds. No other investment permitted by the laws.

Are the officers, directors or trustees elected at an annual meeting of members? If not, how are they chosen?

Answer. Biennially, by vote of representatives at supreme hive Review.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No such agreement.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. New York, 364; Ohio, 319; Pennsylvania, 187; Illinois, 172; Indiana, 109; Wisconsin, 80; Minnesota, 65; Missouri, 48; California, 48; Washington, 44; Iowa, 34; Nebraska, 33; Oregon, 38; Texas, 33; Tennessee, 23; Montana, 20; Colorado, 30; South Dakota, 19; Kansas, 21; Kentucky, 16; North Dakota, 18; Connecticut, 20; Idaho, 10; West Virginia, 15; Arkansas, 12; British Columbia, 7; Wyoming, 7; Utah, 8; New Hampshire, 6; New Jersey, 4; Virginia, 5; Nevada, 2; Georgia, 2; Indian Territory, 1; District of Columbia, 4; Alabama, 1; New Mexico, 1; Quebec, 1; Mississippi, 3; Louisiana, 1; Alaska, 2; Rhode Island, 1; Florida, 1.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. About \$72,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SUPREME LODGE KNIGHTS OF HONOR.

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, D. S. BIGGS.

Secretary, NOAH M. GIVAN.

[Incorporated, June 20, 1884, under law March 20, 1876, chapter 21. Organized, June 30, 1873. Commenced business, June 30, 1873.]

Home office, 816 Olive street, St. Louis, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 62,374.66

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc\$ 103,123.18
Assessments: Mortuary, \$3,442,662.10..... 3,442,662.10

Total paid by members\$ 3,545,785.28
Interest 4,869.53
From all other sources, viz.: Certificates, \$1,188 50; fines, \$203.40;
defunct cards, \$122.00; exchange, \$14.35; appeal circular, \$1,-
196.27; attorney's fees and cost (returned), \$222.35; supplies,
\$461.88; overcharged by insurance department, \$10.00..... 3,481.75

Total income during the year. \$ 3,554,073.56

Sum \$ 3,616,448.22

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims\$ 3,433,877.29

Total paid to members\$ 3,433,877.29

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies..... 9,041.15

Total amount of salaries, fees per diem, mileage, expenses paid officers 10,300.00

Salaries and other compensation of office employees 14,312.00

Medical salaries or fees paid supreme medical supervisors 2,500.00

Rent, \$2,400; taxes, \$19.80; advertising and printing, \$1,575.25 ... 3,995.05

All other items, viz: Postage, express and telegraph, \$1,516; legal expenses, \$7,177.22; governing bodies, \$20,057.56; official publication, \$2,708.34; insurance departments, \$1,141.45; miscellaneous, \$5,440.63..... 38,041.20

Supreme lodge session 14,187.80

Total disbursements \$ 3,526,254.49

Balance..... \$ 90,193.73

LEDGER ASSETS.

As shown by the books at home office at close of business December 31st.

Cash in office supreme secretary.....\$ 1,257.02

Cash in Mississippi Trust company 336.96

Cash in National Bank of Commerce..... 123,634.86

On deposit as bonds and tender of return assessments in contested cases..... 40,257.21

Total.....\$ 165,486.05

Deduct ledger liabilities:

Outstanding warrants..... 75,292.32

Total net ledger assets, as per balance on page 1..... \$ 90,193.73

NON-LEDGER ASSETS.

Interest due from grand lodges.....	\$ 696.46
Furniture, supplies, etc	10,806.00
R. J. Breckenridge (judgment).....	2,691.05
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	271,000.00
Total non-ledger assets.....	\$ 285,193.51
Gross assets.....	\$ 375,387.24
Deduct assets not admitted.	
Furniture, fixtures and safes, supplies, printed matter, sta- tionery, etc.....	\$ 10,806.00
R. J. Breckenridge (judgment).....	2,691.05
Total.....	\$ 13,497.05
Total admitted assets.....	\$ 361,890.19

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$26,666.67; not yet due, \$324,- 500.00 (Schedule X).....	\$ 351,166.67
Losses in process of adjustment or reported, \$180,000; resisted, \$51,000.00 (Schedule X)	231,000.00
All other liabilities, viz.: supplies, printing, etc., bought in De- cember.....	624.49
Total liabilities	\$ 582,791.16
Balance deficit	\$ 220,900.97
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 28,142.95
General fund (less amount thereof included in liabilities and assets not admitted).....	32,694.36
Relief (less amount thereof included in liabilities and assets not admitted)	139.53
Appeal circular (less amount thereof included in liabilities and assets not admitted).....	331.75
Supreme secretary.....	1,593.98

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	66,863	\$ 118,469,000.00	91	\$ 169,500.00
Policies or certificates written or increased during the calendar year	3,125	3,295,500.00	44	\$ 42,000.00
Total.....	69,988	\$ 121,764,500.00	135	\$ 211,500.00
Deduct decreased or ceased to be in force during year.....	10,056	16,628,000.00	9	13,500.00
Total policies or certificates in force December 31st (end of year)	59,932	\$ 105,136,500.00	126	\$ 198,000.00
Losses and claims unpaid December 31st (beginning of year).....	260	\$ 488,766.67	.....	.....
Losses and claims incurred during the calendar year.....	1,784	3,292,677.29	5	\$ 9,000.00
Total.....	2,044	\$ 3,785,043.96	5	\$ 9,000.00
Losses and claims scaled down, compromised or paid during the year.....	1,854	3,433,877.29	4	\$ 7,000.00
Losses and claims unpaid December 31st (end of year).....	190	\$ 351,166.67	1	\$ 2,000.00
Assessments collected during year.....		\$ 3,442,662.10		\$ 7,752.50

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Governed by subordinate lodge.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Governed by subordinate lodge. Annual dues \$1.60 per member, payable quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars and \$500.

Give limiting ages for admission.

Answer. Between eighteen and fifty years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed.

Answer. From assessments only.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded according to age on January first of each year. Step rate plan.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By the supreme lodge annually.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Sufficient assessments are levied to cover losses.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No assignments allowed.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Forty-seven states and countries; 1,962 lodges.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Average for year, mortuary fund, \$278,555.14; expense fund, \$25,760.79.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SUPREME LODGE ENDOWMENT RANK, KNIGHTS OF PYTHIAS.

Organized under the laws of Congress, District of Columbia, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. F. S. NEAL.

Secretary, CHAS. H. KESSLER.

[Reincorporated January 29, 1894. Organized October 5, 1875. Commenced business, November 7, 1877.]

Home office: 1006-10 Fisher Building, Dearborn and Van Buren Streets, Chicago.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year.... \$ 488,457.69

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 15,218.50
Dues for expenses, per capita tax, etc.....	138,871.81
Assessments: Mortuary.....	1,339,581.03
Certificate, card and other fees paid direct by the office.....	3,805.07

Total paid by members.....	\$ 1,497,476.41
Interest, \$6,969.25; rent, 21,875.00.....	28,844.25

IOWA INSURANCE REPORT.

479

From all other sources, viz: Selling price of securities over cost (paid during year).....	1,000.00
Total income during the year.....	\$ 1,527,320.66
Sum.....	\$ 2,015,778.35

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 1,334.091.36
Membership fees retained by subordinate branches.....	15,218.50
Payments returned to applicants or members.....	6,907.39
Total paid to members.....	\$ 1,356,217.25
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	53,215.00
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	6,050.00
Salaries and other compensation of office employees.....	12,325.52
Medical examiners' fees, paid subordinate medical examiners, \$25,025.75; medical salaries or fees paid supreme or grand medical supervisors, \$6,133.00.....	31,158.75
Rent, \$3,320.04; advertising and printing, \$6,189.47.....	9,509.51
All other items, viz.: Postage, express and telegraph, \$4,251.87; legal expenses, \$8,527.13; governing bodies, \$1,233.80; official publication, \$1,238.75; insurance departments, \$361.00; mis- cellaneous, investigating death claims, \$6,826.75; section supplies and printing, \$2,516.98; miscellaneous office expen- ses, \$2,494.87.....	27,451.15
(Total expenses, footings of items 4 to 10, \$139,709.93.)	
Total disbursements	\$ 1,495,927.18
Balance.....	\$ 519,851.17
Charged off books December 31st, 1900.....	7,000.00
Balance.....	\$ 512,851.17

LEDGER ASSETS.

As shown by books at home office at close of business on Decem-
ber 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 38,104.14
Mortgage loans on real estate (Schedule B), first liens.....	36,737.77
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	2,521.72
Book value of bonds (excluding interest) and stocks owned ab- solutely (Schedule D).....	24,890.00
Cash deposited in bank.....	42,974.80
Balance due on claims, City National Bank, Ft. Worth, Texas..	91,539.03
Lexington hotel investment.....	231,133.71
Lexington Co., furniture investment.....	44,950.00
Total.....	\$ 512,851.17

Total net ledger assets, as per balance on page 1	\$ 512,851.17
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NON-LEDGER ASSETS.

Interest due, \$3,108.32; accrued, \$629.00.....	\$ 3,737.32
Market value of real estate over book value (Schedule A).....	11,895.86
Value of Lexington hotel investment over cost.....	37,568.07

Market value of bonds (not including interest) and stocks over book value (Schedule D).....	1,200.00
Value of Lexington Co.; furniture investment over cost.....	58,550.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	19,166.70
Office furniture, safes, supplies, printed matter, etc.....	4,000.00
Total non-ledger assets.	\$ 136,117.95
Gross assets.	\$ 648,969.12
Deduct assets not admitted:	
Furniture, fixtures and safes, supplies, printed matter, stationery.	4,000.00
Total admitted assets.	\$ 644,969.12

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$395,350.74; resisted, \$23,810.40 (Schedule X)	\$ 419,161.14
Total liabilities	\$ 419,161.14
Balance to protect contracts	\$ 225,807.98
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 194,194.86
Expense (less amount thereof included in liabilities and assets not admitted).....	31,613.12
Total	\$ 225,807.98
Total special funds	\$ 225,807.98

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa. During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	60,522	\$108,389,500.00	789	\$ 1,032,000.00
Policies or certificates written or increased during the calendar year	11,324	16,051,000.00	195	292,500.00
Total	71,846	\$124,440,500.00	984	\$ 1,324,500.00
Deduct decreased or ceased to be in force during year	5,285	8,077,000.00	125	160,000.00
Total policies or certificates in force December 31st (end of year)	66,561	\$116,363,500.00	859	\$ 1,164,500.00
Losses and claims unpaid December 31st (beginning of year)	158	331,634.38	1	3,000.00
Losses and claims incurred during the calendar year	728	1,491,000.00	4	4,000.00
Total	886	\$ 1,822,634.38	5	7,000.00
Losses and claims scaled down, compromised or paid during the year	659	1,403,473.64	2	2,000.00
Losses and claims unpaid December 31st (end of year)	227	\$ 419,161.14	3	\$ 5,000.00
Assessments collected during year	12	\$ 1,478,452.84	12	\$ 9,337.30

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. One dollar per \$1,000. Paid at time of admission.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$500

Give limiting ages for admission.

Answer. Twenty-one and 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes, the right to buy a special assessment is reserved.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Fixed sums graded in accordance with age at date of admission.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of the members?

Answer. No.

How are they chosen?

Answer. At each supreme lodge convention.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. Yes.

In what states is society doing business, and how many lodges in each?

Answer. In all states and territories, Canada and the Hawaiian islands; 4,037 in number.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. 10.57.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$113,000; expense fund, \$13,000.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SUPREME RULING OF THE FRATERNAL MYSTIC CIRCLE.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

Supreme Mystic Ruler, F. H. DUCKWITZ.
Supreme Recorder, J. D. MYERS.

Supreme Vice Ruler, JNO. F. FOLLETT.
Supreme Treasurer, A. H. SWARTZ.

[Incorporated, April 27, 1895, under act of April 29, 1874. Organized December 10, 1884.
 Commenced business January, 1885.]

Home office, Land Title building, Philadelphia, Pa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 68,528.64

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
 as follows:

Extension fund.....	\$ 12,411.01	
Dues for expenses, per capita tax, etc.: Per capita tax.....	8.25	
Assessments: Life department, \$173,289.73, \$19,254.43, \$27,506.33.....	220,050.49	
.....	8,226.51	
Medical examiners' fees paid by applicant.....	1,604.02	
Total paid by members.....	\$ 242,300.28	
Interest.....	1,886.75	
From all other sources, viz: Certificate fees, \$138 50; regalia, \$405.64; supplies, \$409.75; official bonds, \$267.99; interest on bank balances, \$416.06; surplus benefit fund (beneficiary pay- ments) \$15,343.26; miscellaneous, \$228.41.....	17,209.61	
Total income during the year.....	\$ 261,396.64	
Sum.....	\$ 339,925.28	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, life department, \$186,333.33; permanent disability claims, \$5,083.34.....	\$ 191,416.67
.....	2,142.69
Payments returned to applicants or members.....	30.96
Total paid to members.....	\$ 193,590.32
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies, organizing expenses.....	18,477.91

Salaries of special supervisors not paid by commissions.....	8,801.49
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	8,759.67
Salaries and other compensation of office employees.....	4,188.26
Medical salaries or fees paid supreme or grand medical supervisors	1,911.00
Rent, \$1,800; taxes, \$273.20; advertising and printing, \$2,549.69....	4,622.89
All other items, viz.: Postage, express and telegraph, \$1,269.87; legal and adjustment expenses, \$2,312.62; official publication, \$2,885.09; insurance departments, \$1,403; miscellaneous, furniture, \$217; regalia, \$774.05; supplies, \$689.87; official bonds, \$816.95; internal revenue, \$41.50; telephone, \$60.49; sundries, \$360.37; mail list, \$130.60.....	10,961.41
(Total expenses, footings of items 4 to 10, \$57,722.63.)	
Total disbursements.....	\$ 251,312.95
Balance.....	\$ 78,612.33

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 50,800.00
Bills receivable.....	400.00
Cash in office, \$2,904.90; deposited in bank, \$24,507.43.....	27,412.33
Total.....	\$ 78,612.33
Total net ledger assets, as per balance on page 1.....	\$ 78,612.33

NON-LEDGER ASSETS.

Interest due, \$1,102.15; accrued, \$588.14.....	\$ 1,690.29
Deputies and rulings, net debit balances.....	4,169.19
Furniture, fixtures, supplies and regalia	3,864.24
Assessments actually collected and laid by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	43,068.32
Due from beneficiaries on unpaid claims.....	3,282.10
Total non-ledger assets	\$ 56,074.14
Gross assets.....	\$ 134,686.47
Deduct assets not admitted:	
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 3,864.24
Personal or agents' debit balances, unsecured.....	4,169.19
Total	\$ 8,033.43
Total admitted assets.....	\$ 126,653.04

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid.....	\$ 3,000.00
Losses in process of adjustment or reported.....	48,750.00
Total liabilities.....	\$ 51,750.00
Balance to protect contracts.	\$ 74,903.04

Comprised under the following funds:

Mortuary, annuity department (less amount thereof included in liabilities and assets not admitted).....	\$ 6,476.13
Reserve, life department (less amount thereof included in liabilities and assets not admitted).....	67,770.66
Reserve, annuity department (less amount thereof included in liabilities and assets not admitted)	4,176.01
Expense (less amount thereof included in liabilities and assets not admitted)	189.53
Total special funds.....	\$ 74,612.33

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	12,309	\$ 20,422,700.00	26	\$ 32,500.00
Policies or certificates written or increased during the calendar year.....	3,617	3,960,600.00	.....	.....
Total.....	15,926	\$ 24,383,300.00	26	\$ 32,500.00
Deduct decreased or ceased to be in force during year	2,623	3,070,416.67	2	1,500.00
Total policies or certificates in force December 31st (end of year)	13,303	\$ 21,312,883.33	24	\$ 31,000.00
Losses and claims unpaid December 31st (beginning of year).....	18	\$ 33,600.00	.....	.....
Losses and claims incurred during the calendar year	140	210,150.00	.....	.....
Total.....	158	\$ 243,750.00	.....	.....
Losses and claims scaled down, compromised or paid during the year.....	130	192,750.00	.....	.....
Losses and claims unpaid December 31st (end of year)	28	\$ 51,000.00	.....	.....
Assessments collected during the year	12	228,277.00	12	\$ 344.96

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. \$3.00 paid by member at time of admission to subordinate ruling and retained by them.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Amount fixed, collected and retained by subordinate ruling.

When and how much of this is transferred to the supreme body?

Answer. Members at large pay \$3.00 per annum

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Life department, \$5,000—\$500; annuity department, \$1,200—\$100.

Give limiting ages for admission.

Answer. Life department, 18-49; annuity department, 18-59.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits.

Answer. Pays permanent total disability benefits.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded assessments.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table. Assessments levied on age at entry.

Is any part of the assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. A specific percentage of assessments collected is for expense and emergency fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes; for the benefit of members as an emergency fund; 10 per cent of benefit fund assessments; supreme treasurer, Philadelphia.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By members and delegates to supreme ruling.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Has for years paid all claims in full. A few claims at inception of order paid at amount of one assessment on membership.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 9; California, 1; Delaware, 1; District Columbia, 3; Georgia, 24; Illinois, 33; Indiana, 5; Iowa, 3; Kentucky, 13; Minnesota, 1; Maryland, 6; Michigan, 20; Missouri, 4; New Jersey, 7; North Carolina, 13; Nebraska, 1; New York, 38; Ohio, 64; Pennsylvania, 52; South Carolina, 2; Texas, 46; Tennessee, 9; Virginia, 18; West Virginia, 9.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Don't know.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Two; life department, \$21,216,583.33, and annuity department, \$96,300.

Number of members in each class?

Answer. Annuity, 414; life, 12,889.

Number and kind of claims for which assessments have been made.

Answer. Death and disability.

What is the aggregate amount of an assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$16,825.01; expense fund, \$2,839.71; reserve fund, \$1,869.44.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SUPREME TENT KNIGHTS OF THE MACCABEES OF THE WORLD,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, D. P. MARKEY.

Secretary, &EO. J. SIEGLE.

[Incorporated, September 11, 1885, under chapter 18, laws of Michigan, 1869. Reincorporated August 31, 1894; November 7, 1895; August 18, 1899. Under act 119, Pub. act, Michigan, 1893. Commenced business, September 1, 1883.]

Home office, Corner Huron avenue and Bard street, Port Huron, Mich.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 933,130.82

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 28,613.27
Due for expenses, per capita tax, etc.....	5,006.42
Assessments: Mortuary, \$2,193,024.64; expense, 306,804.91; S. F. and accident, \$43,611.66	2,543,441.21
Medical examiners' fees paid by applicant, \$4,956.17; relief fund, \$4,111.30	9,067.47

Total paid by members.....	\$ 2,586,128.37
Interest, \$22,564.33; rent, \$1,944.16	24,508.49
From all other sources, viz:	
Temporary relief loans returned.....	1,700.00
Supplies.....	15,643.39
Advertising, \$1,283.38; miscellaneous, \$127.20	1,410.58

Total income during the year..... \$ 2,629,390.83

Sum \$ 3,562,521.65

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$1,848,838.79; permanent disability claims, \$70,983.33	\$ 1,919,822.12
Temporary disability, \$5,583.55; S. F. and A. benefits, \$25,132.	30,715.55
Payments returned to applicants or members.....	928.75

Total paid to members.....	\$ 1,951,466.42
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.	62,519.72

Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	31,249.56
Salaries and other compensation of office employees.....	24,591.84
Supreme or grand medical supervisors	1,609.65
Rent, \$192.50; taxes, \$704.10; advertising and printing, \$9,869.61.	10,766.21
All other items, viz: Postage, express and telegraph, \$7,217.76; legal expenses, \$3,522.88; governing bodies, \$590.98; official publication, \$20,978.05; Insurance departments, \$1,552.83; miscellaneous, \$3,272.06; G. Camp, \$90,803.88; traveling, \$5,008.25; prizes and Sup., \$24,850.05; freight duties, \$3,576.75; furniture, \$4,717.91; building and repair, \$329.77; interest, \$547.49; general supplies, \$15,619.40.....	\$ 182,588.06
(Total expenses, footings of items 4 to 10, \$313,325.04.)	
Total disbursements.....	\$ 2,264,791.46
Balance.....	\$ 1,297,730.19

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st

Book value of real estate (Schedule A), unincumbered	\$ 87,707.72
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....	863,667.87
Cash in office, \$1,549.08; deposited in bank, \$344,805.52.....	\$ 346,354.60
Total.....	\$ 1,297,730.19

NON-LEDGER ASSETS

Interest due, \$2,210.80; accrued, \$1,000.....	\$ 3,210.80
Rents due.....	170.00
Market value of bonds (not including interest) and stocks over book value (Schedule D).....	15,773.03
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	215,508.09
Total non-ledger assets	\$ 234,661.92
Gross assets.....	\$ 1,532,392.11

Deduct assets not admitted:

Depreciation of ledger assets to bring same to market value:	
Real estate.....	\$ 37,707.72
Deposits with insurance departments, Ontario and Quebec	10,000.00
Total	\$ 47,707.72
Total admitted assets	1,484,684.39

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$239,700; resisted, \$68,500 (Schedule X).....	\$ 308,200.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	24,195.16
Total liabilities.....	\$ 332,395.16
Balance to protect contracts.....	\$ 1,152,289.23

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted)	\$ 133,793.44
Reserve (less amount thereof included in liabilities and assets not admitted)	25,841.39
Emergency (less amount thereof included in liabilities and assets not admitted)	863,667.87
Expense (less amount thereof included in liabilities and assets not admitted)	128,986.53
Total special funds	\$ 1,152,289.23

-EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	170,489	\$ 244,956,500.00	4,057	\$ 4,888,000.00
Policies or certificates written or increased during the calendar year	51,285	58,905,000.00	2,130	2,056,500.00
Total	221,774	\$ 303,861,500.00	6,187	\$ 6,944,500.00
Deduct decreased or ceased to be in force during year	17,912	17,001,500.00	997	768,500.00
Total policies or certificates in force December 31st (end of year)	203,832	\$ 286,860,000.00	5,190	\$ 6,176,000.00
Losses and claims unpaid December 31st (beginning of year)	172	286,500.00	4	7,000.00
Losses and claims incurred during the calendar year	1,250	1,901,950.00	13	20,800.00
Total	1,422	\$ 2,188,450.00	17	\$ 27,800.00
Losses and claims scaled down, compromised or paid during the year	1,217	1,880,250.00	14	21,800.00
Losses and claims unpaid December 31st (end of year)	205	\$ 308,200.00	3	\$ 6,000.00
Assessments collected during the year	12	2,543,441.21	12	43,493.58

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$5. Paid by applicants at time of entry.

Give amount of annual dues to subordinate bodies, and how paid? When and how much of this is transferred to supreme body?

Answer. Regulated by subordinate bodies. \$1 per annum on social members paid semi-annually.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500 to \$3,000.

Give limiting ages for admission.

Answer. Ages 18 to 51 years for benefit members.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are levied upon age at time of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. 12 per cent to pay management expenses.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. To provide for payment of death claims in excess of what 12 assessments annually will pay. Invested in United States bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. It does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. 50 states and 3,763 lodges.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. Monthly and mortuary.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$186,629.64; expense fund, \$26,501.02; S. F. & A. fund \$4,251.76. Total \$217,382.42 for December, 1900.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
TRIBE OF BEN HUR.

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

Supreme Chief, D. W. GERARD.

Supreme Scribe, F. L. SNYDER.

[Incorporated, January 16, 1894. Approved May 13, 1892. Reincorporated February 20, 1900,
 uniform bill. Voluntary association. Commenced business, March 1, 1894.]

Home office, Crawfordsville, Indiana.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 180,831.46

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduc-
 tions, as follows:

Gross amount of membership fees.....	\$ 3,362.00
Dues for expenses, per capita tax, etc.....	48,559.75
Assessments: Mortuary, \$259,925.35; reserve, \$33,948.35;	
expense, \$45,609.80.....	339,483.50
Medical examiners fees paid by applicant.....	927.00

Total paid by members	\$ 392,332.25
Interest, \$5,360.17; rent, \$348.00.....	5,708.17
From all other sources, viz: Supplies	2,860.36
Advertising.....	150.97

Total income during the year..... \$ 401,051.75

Sum \$ 581,933.21

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....\$ 236,760.00

Total paid to members.....\$ 236,760.00

Commissions, fees and salaries paid or allowed to agents for
 organization of subordinate bodies..... 29,969.02

Total amount of salaries, fees per diem, mileage, expenses paid
 to officers..... 17,808.97

Salaries and other compensations of office employees..... 10,344.50

Other compensation and salary due officers prior to January 1st. 6,200.00

Medical salaries or fees paid supreme or grand medical super-
 visors 7,404.48

Rent, \$348.00; advertising and printing, \$3,944.58;.....	4,292.58	
All other items, viz: Postage, express and telegraph, \$1,897.69; legal expenses, \$375.00; official publication, \$4,476.37; insur- ance departments, \$437.10; organization, \$15,011.66; expense, \$2,347.55; supplies, \$2,474.94; furniture and fixtures, \$594.41; expense fund received meeting supreme tribe, \$1,780.73.....	29,395.54	
(Total expenses, footings of items 4 to 10. \$105,415 00.)		
Total disbursements.....		\$ 342,175.00
Balance		\$ 239,758.21

LEDGER ASSETS.

As shown by books at home office at close of business on Decem-
ber 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 9,706.35	
Mortgage loans on real estate (Schedule B), first liens.....	40,550.00	
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....	108,339.72	
Cash deposited in bank.....	81,162.14	
Total net ledger assets, as per balance on page 1		\$ 239,758.21

NON-LEDGER ASSETS.

Furniture and fixtures.....	\$ 2,500.00	
Market value of real estate over book value (Schedule A).	2,000.00	
Total non-ledger assets.....		\$ 4,500.00
Gross assets.		\$ 244,258.21
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, station- ery, etc.....	\$ 2,500.00	
Total		\$ 2,500.00
Total admitted assets.....		\$ 241,758.21

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$27,350 00; resisted, \$4,600.00 (Schedule X); losses reported, \$13,750.00.....	\$ 45,700.00	
Total liabilities.....		\$ 45,700.00
Balance to protect contracts.....		\$ 196,058.21
Comprised under the following funds:		
Mortuary.....	\$ 84,678.11	
Reserve.....	101,887.42	
Expense.....	9,492.68	
Total special funds.....		\$ 196,058.21

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	26,048	\$35,759,800.00	941	\$ 1,247,350.00
Policies or certificates written or increased during the calendar year	19,848	23,937,550.00	537	654,450.00
Total	45,896	\$59,697,350.00	1,478	\$ 1,901,800.00
Deduct decreased or ceased to be in force during year	3,964	5,074,250.00	154	189,650.00
Total policies or certificates in force December 31st (end of year) ..	41,934	\$54,623,100.00	1,324	\$ 1,712,150.00
Losses and claims unpaid December 31st (beginning of year)	6	\$ 8,500.00		
Losses and claims incurred during the calendar year	203	273,960.00	4	\$ 5,050.00
Total	209	\$ 282,460.00	4	\$ 5,050.00
Losses and claims scaled down, compromised or paid during the year	176	236,760.00	3	3,350.00
Losses and claims unpaid December 31st (end of year)	33	45,700.00	1	\$ 1,700.00
Assessments collected during year	12	\$ 339,483.50	12	\$ 10,883.00

MISCELLANEOUS QUESTIONS

Give amount of annual dues, and how paid?

Answer. Seven dollars and fifty cents paid local courts by member.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. One dollar and fifty cents beneficial, 50 cents social member. All transferred to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$3,000 to \$500.

Give limiting ages for admission.

Answer. From age 18 to 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By additional assessments if necessary. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. At age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Fifty per cent managing agent's expense. First six monthly payments on new certificate for extension of the order less 10 per cent for reserve fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, 10 per cent of assessment. Equalizing assessments. Invested in securities.

Are the officers, directors or trustees elected at quadrennial meeting of members?

Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business and how many lodges in each?

Answer. Indiana, 187; Illinois, 168; Ohio, 95; Iowa, 26; Kentucky, 19; Nebraska, 80; Wisconsin, 4; West Virginia, 6; Oregon, 2; Washington, 15; Pennsylvania, 20; New York, 30; Kansas, 18; Missouri, 25; Michigan, 55; New Jersey, 7; California, 4; District of Columbia, 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. .009919.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Death only.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$21,660.45; expense fund, \$3,800.82; reserve fund, \$2,829.03.

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the condition and affairs of the
UNITED SONS OF AMERICA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. S. BYRKIT.

First Vice-President, JNO. T. HAMILTON.

Secretary, THOMAS MCCLELLAND.

[Incorporated, August 23, 1898, under chapter 9, title 9, of Code of Iowa.

Commenced business, February 28, 1899.]

Home office, Des Moines, Iowa.

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 110.00
Dues for expenses, per capita tax, etc.....	1,449.47
Assessments: Mortuary	31.95

Total paid by members.....	\$ 1,591.42
From all other sources, viz: Advanced by directors.....	1,112.82

Total income during the year.....	\$ 2,704.24
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	\$ 454.26
Salaries of managers and agents not paid by commissions.....	448.50
Salaries and other compensation of office employes.....	275.20
Medical examiners' fees, paid subordinate medical examiners, \$9.00; medical salaries or fees paid supreme or grand medical supervisors, \$2.00.....	11.00
Rent, \$112.00; advertising and printing, \$679.21.....	791.21
All other items, viz: Miscellaneous, \$122.69; lodge supplies, \$22.33; expense of agents not paid by company (travel etc.) \$453.05.....	475.38
(Total expenses, footings of items 4 to 10, \$2,149.19.)	

Total disbursements..... \$ 2,704.24

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	489	\$ 649,500.00	489	\$ 649,500.00
Policies or certificates written or increased during the calendar year.....	273	365,500.00	273	265,500.00
Total.....	762	\$ 1,015,000.00	762	\$ 1,015,000.00
Deduct decreased or ceased to be in force during year.....	193	262,500.00	193	262,500.00
Total policies or certificates in force December 31st (end of year).....	569	\$ 752,500.00	569	\$ 752,500.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid

Answer. \$7.50 or such less sum as lodge may fix, payable by applicant.

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme body?

Answer. Per capita tax of fifteen cents per month, payable to supreme lodge, and such amounts as may be collected by subordinate lodges.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$3,000 and \$500.

Give limiting ages for admission?

Answer. 18 to 55 years of age.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. None.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability funds?

Answer. No, except disability benefits.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. American experience tables levied at the age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. \$3.00 per \$1,000.00 insurance in force is deducted for expense fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, for purpose of protecting excess mortality; created by twelve assessments being set aside first year, not yet accumulated.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Quadrennially by supreme lodge.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Eight assessments after the first year of membership.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. No death losses.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. In Iowa, 21 lodges.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$3,665.53; expense fund, \$1,052.65.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
WESTERN BOHEMIAN FRATERNAL ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ANTON NOVOTNY.

Vice-President, J. C. DVORK.

Secretary, ALOIS BLAHA.

[Incorporated, June 9, 1899, under laws of Iowa, Twenty-sixth General Assembly or chapter 9, title IX, Code of 1897, of Iowa. Approved April 12, 1896, chapter 21. Voluntary association. Commenced business, July 4, 1897.]

Home office, Cedar Rapids, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 13,034.07

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of lodge fees for installation.....	\$ 500.00	
Dues for expenses, by assessments	1,286.01	
Assessments: Mortuary, \$19,168.51; reserve, \$3,292.46.....	23,460.97	
From all other sources, viz: From sale of by-laws, \$85.60; from sale of books to lodges, \$14; certificates of membership, \$1,-445.75; diplomas, \$50.50; official organ, \$1,198.15; advertisements in official organ, \$125.25, sundries. \$9.30.....	2,928.55	
Total income during the year.	\$ 28,175.53	
Sum.....		\$ 41,209.60

DISBURSEMENTS DURING YEAR.

As shown by books at close of business on December 31st.

Death claims....	\$ 18,000.00	
Total paid to members.....	\$ 18,000.00	
Commissions, fees and salaries paid or allowed to organizers for organization of subordinate bodies.....	738.00	
Salaries paid for installations	96.50	
Amount paid to each: President, \$32.25; secretary, \$700; treasurer, \$54.16	786.41	
Printing, forms, \$183.10; books, \$325.50	508.60	
All other items, viz: Postage, express and telegraph, \$333.99; legal expenses, \$37.50	371.49	
Official publication, \$1,128.75; miscellaneous, state auditors, \$1,128.75; states, \$154.90; treasurers' bonds, \$74.10; printing diplomas, \$85; state inspection, \$209.92; sundries, \$107.10..	631.02	
Total disbursements....	\$ 22,260.79	
Balance.....	\$ 18,948.83	

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Cash in office, \$641.84; deposited in banks and invested in bonds, \$18,306.99.....	\$ 18,948.83	
Gross assets.....	\$ 18,948.83	

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid.....	\$ 4,000.00	
Salaries due and accrued	100.00	
All other liabilities, viz: express and postage.....	77.81	
Total liabilities	\$ 4,177.81	
Balance to protect contracts	\$ 14,771.02	

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 7,321.51
Reserve (less amount thereof included in liabilities and assets not admitted).....	6,985.48
Expense (less amount thereof included in liabilities in 3 and 5 above).....	464.03
Total special funds.....	\$ 14,771.02

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	3,423	\$ 2,697,500.00	447	\$ 329,250.00
Policies or certificates written or increased during the calendar year.....	1,552	1,279,500.00	252	212,750.00
Total.....	4,975	\$ 3,977,000.00	699	\$ 542,000.00
Deduct decreased or ceased to be in force during year.....	136	101,000.00	12	13,750.00
Total policies or certificates in force December 31st (end of year).....	4,839	\$ 3,876,000.00	687	\$ 528,250.00
Losses and claims unpaid December 31st (beginning of year).....	1	\$ 250.00	1	\$ 250.00
Losses and claims incurred during the calendar year.....	22	21,750.00	6	5,250.00
Total.....	23	\$ 22,000.00	7	\$ 5,500.00
Losses and claims scaled down, compromised or paid during the year.....	19	18,000.00	6	4,500.00
Losses and claims unpaid December 31st (end of year).....	4	\$ 4,000.00	1	\$ 1,000.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. None to supreme lodge.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Two dollars per year payable quarterly. Assessments are made semi-annually on members to cover actual expenses.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars and \$250.00.

Give limiting ages for admission.

Answer. Eighteen years youngest, 50 years oldest.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By monthly assessments which are large enough to cover all losses. There is no dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. The mortality tables in common use. Assessments are based upon age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any reserve fund?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Created by assessments on members, 50 or 25 cents semi-annually. Deposited in savings banks or invested in United States bonds. Purpose of same as provided in by-laws.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At general convention held for that purpose.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. The supreme lodge has a right to make one extra assessment per month to pay losses, but no more.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Colorado, 1; Iowa, 12; Kansas, 4; Minnesota, 10; Nebraska, 43; Oklahoma, 6; South Dakota, 5; North Dakota, 5; Wisconsin, 13; Michigan, 1; Oregon, 1; total, 101.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not as large as expected.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. For twenty-two death losses.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$2,714.88 last assessment.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

WOMEN'S CATHOLIC ORDER OF FORESTERS.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ELIZABETH RODGERS.

First Vice-President, ANNIE E. DALEY.

Secretary, CATHERINE HUGHES.

[Incorporated, January 31, 1894, under laws of 1893. Approved June 23, 1893, chapter 73, voluntary association Organized, July 17, 1891. Commenced business, June 23, 1891.]

Home office, Roanoke building.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	\$ 53,607.55
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INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 5,925.00
Dues for expenses, per capita tax, etc.....	22,228.79
Assessments: Mortuary, \$301,386.33; reserve, \$9,618.24.....	311,004.57
Medical examiners' fees paid by applicant.....	7,724.00

Total paid by members.....	\$ 346,872.36
Interest	201.70
From all other sources, viz: Supplies from such courts	6,639.38

Total income during the year.....	\$ 353,723.44
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Sum.....	\$
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims	\$ 261,700.00
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Total paid to members.....	\$ 261,700.00
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Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	3,900.00
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Salaries of managers and agents not paid by commissions, office employes.....	3,014.00
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Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	5,325.00
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Medical examiners' fees, paid subordinate medical examiners, \$6,179.00; medical salaries or fees paid supreme or grand medical supervisors, \$1,545.00.....	7,724.00
--	----------

Rent, \$936.00; advertising and printing, \$7,318.32.....	8,254.32
All other items, viz: Postage, express and telegraph, \$1,463.82; legal expenses, \$1,248.65.....	2,712.47
Governing bodies, \$13,944.51; official publication, \$4,305.46	18,752.17
Insurance departments, \$502.20; miscellaneous, \$4,550.39.....	4,550.39
.....	4,230.58
Total disbursements.....	\$ 316,162.95
Balance	\$ 91,168.04

LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Cash deposited in bank.....	\$ 91,168.04
Total.....	\$ 91,168.04

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	\$ 21,000.00
Total non-ledger assets.....	\$ 21,000.00
Gross assets.....	\$ 112,168.04
Total admitted assets.....	\$ 112,168.04

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....	\$ 26,300.00
Total liabilities.....	\$ 26,300.00
Balance to protect contracts.....	\$ 85,868.04

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	27,988	\$ 30,576,000.00	448	\$ 464,000.00
Policies or certificates written or increased during the calendar year	5,874	6,379,000.00	207	225,000.00
Total.....	33,862	36,955,000.00	655	\$ 689,000.00
Deduct decreased or ceased to be in force during year.....	1,742	1,873,000.00	48	51,000.00
Total policies or certificates in force December 31st (end of year)...	32,120	\$ 34,582,000.00	607	\$ 638,000.00
Losses and claims unpaid December 31st (beginning of year).....	28	30,000.00	.....	1,000.00
Losses and claims incurred during the calendar year.....	235	258,000.00	2	2,000.00
Total.....	263	288,000.00	2	3,000.00
Losses and claims scaled down, compromised or paid during the year.....	239	261,700.00	2	3,000.00
Losses and claims unpaid December 31st (end of year)	24	26,300.00	.....	.....
Assessments collected during year for Iowa	*	514,405.00	†	1,037.35

*Mortuary. †Expenses.

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. \$2.00 to \$5.50, according to age. Amount remains in subordinate court.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. \$5.00 paid to subordinate court by each member; \$1.00 per member to high court.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages for admission.

Answer. 18 to 50 for \$1,000 and 18 to 45 for \$2,000.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By a pro rata assessment. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society an emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. Amount overpaid on endowment and general fund. Illinois Trust and Savings bank.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. At biennial meeting.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives, or dependents of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Payable to heads of charitable institutions.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business and how many lodges in each?

Answer. Indiana, 18; North Dakota, 7; Oregon, 1; Idaho, 1; Missouri, 10; New Hampshire 17; Michigan, 33; Minnesota, 50; Wisconsin, 54; Iowa, 17.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Class A \$1,000.00 and B \$2,000.00.

Number of members in each class.

Answer. 32,120, \$1,000.00; 2,793, \$2,000.00.

Number and kind of claims for which assessments have been made?

Answer. Two, \$1,000.00 and \$2,000.00.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$29,197.36; expense fund, \$6,171.92.

NAME AND LOCATION OF COMPANIES.

Companies authorized to do business in Iowa for the current year.

LIFE.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Aetna Life.....	Hartford	Connecticut.
Bankers Life.....	Lincoln	Nebraska.
Central Life Assurance Society of the United States.....	Des Moines.....	Iowa.
Chicago Life Insurance Company	Des Moines.....	Iowa.
Connecticut Mutual Life.....	Hartford	Connecticut.
Conservative Life Insurance Company.....	Los Angeles.....	California.
Des Moines Life	Des Moines.....	Iowa.
Equitable Life Assurance Society of the United States.....	New York	New York.
Equitable Life Insurance Company of Iowa.....	Des Moines.....	Iowa.
Fidelity Mutual Life	Philadelphia	Pennsylvania.
Germania Life	New York	New York.
Hartford Life.....	Hartford	Connecticut.
Home Life.....	New York	New York.
Illinois Life	Chicago	Illinois.
Manhattan Life	New York	New York.
Massachusetts Mutual Life	Springfield	Massachusetts.
Metropolitan Life.....	New York	New York.
Michigan Mutual Life.....	Detroit	Michigan.
Mutual Life Insurance Company of New York.....	New York	New York.
Mutual Life and Trust Company	Des Moines.....	Iowa.
Mutual Benefit Life.....	Newark	New Jersey.
National Life.....	Montpelier	Vermont.
National Life and Trust Company.....	Des Moines.....	Iowa.
National Life of U. S. A	Washington	District Col'mbia
New York Life	New York	New York.
Northwestern Life and Savings Company	Des Moines.....	Iowa.
Northwestern Mutual Life	Milwaukee	Wisconsin.
Pacific Mutual Life.....	San Francisco	California.
Penn Mutual Life	Philadelphia	Pennsylvania.
Phoenix Mutual Life	Hartford	Connecticut.
Provident Life and Trust Company of Philadelphia.....	Philadelphia	Pennsylvania.
Provident Savings Life Assurance Society of New York.....	New York	New York.
Prudential Insurance Company of America	Newark	New Jersey.
Register Life and Annuity.....	Davenport	Iowa.
Royal Union Mutual Life.	Des Moines.....	Iowa.
Security Mutual Life.....	Binghampton	New York.
Security Trust and Life.	Philadelphia	Pennsylvania.
Travelers Life.....	Hartford	Connecticut.
Union Central Life.....	Cincinnati	Ohio.
Union Mutual Life	Portland	Maine.
United States Life	New York	New York.
Washington Life.....	New York	New York.
STIPULATED PREMIUM LIFE INSURANCE COMPANIES.		
American Life Insurance Company.....	Des Moines.....	Iowa.
National Mutual Life Association.....	Minneapolis	Minnesota.
Northwestern National Life Insurance Company.....	Minneapolis	Minnesota.

LIFE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
ASSESSMENT LIFE INSURANCE ASSOCIATIONS.		
Acme Life Insurance Company.....	Des Moines	Iowa.
Annuity Life.....	Des Moines	Iowa.
American Temperance Life Insurance Association.	New York	New York.
Bankers Life Association	Des Moines	Iowa.
Farmers Life Association.	Des Moines	Iowa.
German-American Mutual Life Association.....	Burlington . . .	Iowa.
Illinois Bankers Life Association	Monmouth	Illinois.
I. O. F. Mutual Life Insurance Society of Pennsylvania	Philadelphia	Pennsylvania.
Knights of the Globe Mutual Benefit Association.....	Freeport.....	Illinois.
Knights Templars and Masons Life Indemnity Company	Chicago.....	Illinois.
Laboring Men's Co-operative Life Association.....	Sioux City	Iowa.
Merchants Life Association.....	Burlington	Iowa.
Minnesota Scandinavian Relief Association.....	Red Wing.....	Minnesota.
Mutual Life Association of Iowa.....	Red Oak	Iowa.
Mutual Aid Society of the German Lutheran Synod of Iowa and other states.....	Iowa City.....	Iowa.
Northwestern Life Association	Minneapolis	Minnesota.
Scandinavian Mutual Aid Association	Galesburg	Illinois.
Western Masons Mutual Life Association.....	Yankton	South Dakota.
World Mutual Life Association.....	Des Moines.....	Iowa.
ASSESSMENT ACCIDENT ASSOCIATIONS.		
Bankers Accident Insurance Company	Des Moines	Iowa.
Brotherhood Accident Company	Boston	Massachusetts.
Imperial Accident Association.....	Des Moines	Iowa.
Masons Fraternal Accident Association of America	Westfield	Massachusetts.
Modern Accident Club	Iowa City.....	Iowa.
National Masonic Accident Association.....	Des Moines	Iowa.
Protective Accident Association.....	Cedar Falls.....	Iowa.
Woodmen Accident Association.....	Lincoln.....	Nebraska.
FRATERNAL SOCIETIES OR ORDERS.		
Ancient Order of United Workmen.....	Des Moines	Iowa.
American Guild.....	Richmond	Virginia.
Ancient Order of the Red Cross	Waverly	Iowa.
Bankers Union of the World	Omaha.....	Nebraska.
Bohemian Slavonian Benevolent Society	New York	New York.
Brotherhood of American Yeoman.....	Des Moines	Iowa.
Catholic Order of Foresters.....	Chicago.....	Illinois.
Endowment Rank Knights of Pythias	Chicago.....	Illinois.
Fraternal Aid Association.....	Lawrence.....	Kansas.
Fraternal Brotherhood of the World	Tipton.....	Iowa.
Fraternal Choppers of America	Boone.....	Iowa.
Highland Nobles	Des Moines	Iowa.
Ideal Order of Fellowship	Reinbeck	Iowa.
Independent Workmen of America	O'Neill	Nebraska.
Iowa Legion of Honor	Cedar Rapids	Iowa.
Iowa Workmen—grand lodge.....	Waterloo.....	Iowa.
Knights of Columbus.....	New Haven.....	Connecticut.
Knights of Kadosh.....	Des Moines	Iowa.
Knights and Ladies of Golden Precept.....	Clinton.....	Iowa.
Knights and Ladies of Honor	Indianapolis	Indiana.
Knights and Ladies of Security.....	Topeka.....	Kansas.
"Katolicky Delnik" (Catholic Workmen)	Le Sueur Center..	Minnesota.
Loyal Mystic Legion of America	Hastings.....	Nebraska.
Modern Brotherhood of America.....	Tipton.....	Iowa.
Modern Woodmen of America.....	Rock Island.....	Illinois.
Mutual Protective League.....	Litchfield.....	Illinois.
Mystic Tollers	Des Moines	Iowa.
Mystic Workers of the World	Fulton.....	Illinois.
National Aid Association.....	Topeka.....	Kansas.
National Benevolent Society.....	Kansas City.....	Missouri.

LIFE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
National Union	Toledo	Ohio.
North Star Benefit Association	Moline	Illinois.
Protestant Protective Association	Des Moines	Iowa.
Royal Circle	Springfield	Illinois.
Royal Fraternal Union	St. Louis	Missouri.
Royal Highlanders	Aurora	Nebraska.
Royal Neighbors of America	Rock Island	Illinois.
Star of Jupiter	McCook	Nebraska.
Safety Fund Insurance Society	Syracuse	New York.
Sovereign Camp Woodmen of the World	Omaha	Nebraska.
Supreme Council Catholic Knights of America	St. Louis	Missouri.
Supreme Council Royal Arcanum	Boston	Massachusetts.
Supreme Court of Honor	Springfield	Illinois.
Supreme Court Independent Order of Foresters	Toronto	Canada.
Supreme Forest Woodmen Circle	Omaha	Nebraska.
Supreme Hive Ladies of the Maccabees of the World	Port Huron	Michigan.
Supreme Lodge Knights of Honor	St. Louis	Missouri.
Supreme Lodge Western Bohemian Fraternal Association	Cedar Rapids	Iowa.
Supreme Lodge Fraternal Union of America	Denver	Colorado.
Supreme Ruling Fraternal Mystic Circle	Philadelphia	Pennsylvania.
Supreme Tent Knights of the Maccabees of the World	Port Huron	Michigan.
Supreme Tribe Ben Hur	Crawfordsville	Indiana.
United Sons of America	Des Moines	Iowa.
Woman's Catholic Order of Foresters	Chicago	Illinois.
Western Bohemian Fraternal Association	Cedar Rapids	Iowa.

INDEX.

	PAGE.
LETTER OF TRANSMITTAL.....	iii
STATISTICAL TABLES—	
Table No. 1—Iowa business for 1900.....	204
Table No. 2—Condition and business of all companies operating in Iowa.....	206
Table No. 3—Policies issued and terminated.....	208

LIFE.

Ætna Life.....	39
Bankers Life.....	44
Conservative Life Insurance company.....	53
Central Life Assurance Society of the United States.....	3
Chicago Life Insurance company.....	6
Connecticut Mutual Life.....	48
Des Moines Life.....	11
Equitable Life Assurance Society of the United States.....	55
Equitable Life Insurance Company of Iowa.....	15
Fidelity Mutual Life.....	60
Germania Life.....	65
Hartford Life.....	70
Home Life.....	75
Illinois Life.....	80
Manhattan Life.....	84
Massachusetts Mutual Life.....	89
Metropolitan Life.....	94
Michigan Mutual Life.....	99
Mutual Life Insurance Company of New York.....	104
Mutual Life & Trust company.....	19
Mutual Benefit Life.....	109
National Life of United States of America.....	120
National Life.....	115
National Life and Trust company.....	23
New York Life.....	125
Northwestern Life and Savings company.....	27
Northwestern Mutual Life.....	131
Pacific Mutual Life.....	136
Penn Mutual Life.....	141
Phoenix Mutual Life.....	147
Provident Life and Trust Company of Philadelphia.....	154
Provident Savings Life Assurance Society of New York.....	157
Prudential Insurance Company of America.....	162
Register Life and Annuity.....	31
Royal Union Mutual Life.....	34
Security Mutual Life.....	168
Security Trust and Life.....	172
Travelers Life.....	177
Union Central Life.....	182
Union Mutual Life.....	187
United States Life.....	193
Washington Life.....	198

STIPULATED PREMIUM LIFE INSURANCE COMPANIES.

	PAGE.
American Life Insurance company.....	213
National Mutual Life association.....	218
Northwestern National Life Insurance company.....	223

ASSESSMENT LIFE INSURANCE ASSOCIATIONS.

Acme Life Insurance company.....	229
Annuity Life association.....	235
American Temperance Life Insurance association.....	232
Bankers Life association.....	239
Farmers Life association.....	244
German-American Mutual Life association.....	247
Illinois Bankers Life association.....	250
I. O. O. F. Mutual Life Insurance society of Pennsylvania	255
Knights of the Globe Mutual Benefit association.....	258
Knights Templars and Masons Life Indemnity company.....	262
Laboring Men's Co-operative Life association.....	265
Merchants Life association	268
Minnesota Scandinavian Relief association.....	272
Mutual Life Association of Iowa	279
Mutual Aid Society of the German Lutheran Synod of Iowa and other states.....	276
Northwestern Life association	283
Scandinavian Mutual Aid association	288
Western Masons Mutual Life association	292
World Mutual Life association.....	295

ASSESSMENT ACCIDENT INSURANCE ASSOCIATIONS.

Bankers Accident Insurance company.....	299
Brotherhood Accident company	303
Imperial Accident association	306
Masons Fraternal Accident Association of America	309
Modern Accident club.....	313
National Masonic Accident association.....	315
Protective Accident association.....	318
Woodmen Accident association.....	320

FRATERNAL SOCIETIES OR ORDERS.

Ancient Order of United Workmen.....	323
American Guild	326
Ancient Order of the Red Cross	329
Bankers Union of the World.....	333
Brotherhood of American Yeomen	336
Catholic Order of Foresters.....	340
Fraternal Aid association.....	343
Fraternal Brotherhood of the World	346
Fraternal Choppers of America.....	349
Fraternal Union of America	352
Highland Nobles.....	355
Ideal Order of Fellowship.....	359
Independent Workmen of America.....	362
Iowa Legion of Honor.....	365
Iowa Workmen—grand lodge.....	369
Knights of Columbus.....	372
Knights of Kadosh.....	382
Knights and Ladies of Golden Precept.....	375
Knight and Ladies of Honor.....	379
"Katolicky Delnik" (Catholic Workmen).....	386
Knights and Ladies of Security.....	422
Loyal Mystic Legion of America.....	389
Modern Brotherhood of America.....	393
Modern Woodmen of America.....	396

	PAGE
Mutual Protective League.....	400
Mystic Toilers.....	403
Mystic Workers of the World.....	406
National Aid association.....	409
National Benevolent society.....	413
National Union.....	416
North Star Benefit association.....	419
Protestant Protective association.....	426
Royal Circle.....	429
Royal Fraternal Union.....	432
Royal Highlanders.....	435
Royal Neighbors of America.....	439
Safety Fund Insurance society.....	442
Star of Jupiter.....	446
Sovereign Camp Woodmen of the World.....	449
Supreme Council Catholic Knights of America.....	452
Supreme Council Royal Arcanum.....	456
Supreme Court of Honor.....	460
Supreme Court Independent Order of Foresters.....	463
Supreme Forest Woodman Circle.....	467
Supreme Hive Ladies of the Maccabees of the World.....	471
Supreme Lodge Knights of Honor.....	474
Supreme Lodge Endowment Rank Knights of Pythias.....	478
Supreme Ruling Fraternal Mystic Circle.....	482
Supreme Tent Knights of the Maccabees of the World.....	486
Supreme Tribe Ben Hur.....	490
United Sons of America.....	493
Western Bohemian Fraternal association.....	495
Woman's Catholic Order of Foresters.....	499



